

Written Public Comments Submitted to the New Jersey Department of Banking and Insurance on the Application to Form a Mutual Holding Company System and for the Approval of the Plan for the Simultaneous Mutualization and Reorganization of Horizon Healthcare Services, Inc.

Commenthsc, DOBI [DOBI]

From: Lysa Israel <lysawilson2@gmail.com>
Sent: Thursday, October 06, 2022 7:34 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Lysa Israel
11 John St
Highlands, NJ 07732-1708

Commenthsc, DOBI [DOBI]

From: Tamila Benton <tamila_benton@horizonblue.com>
Sent: Monday, October 10, 2022 8:58 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Tamila Benton
3 Penn Plz E
PP-15A
Newark, NJ 07105-2258

Commenthsc, DOBI [DOBI]

From: Eduardo Lara <elara0629@gmail.com>
Sent: Monday, October 10, 2022 10:19 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Eduardo Lara
8 Village Cir
Westfield, NJ 07090-3626

Commenthsc, DOBI [DOBI]

From: Alik Doninger <alikedoninger@hotmail.com>
Sent: Monday, October 10, 2022 12:04 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Alik Doninger
76 Kuhlthau Ave
Milltown, NJ 08850-1813

Commenthsc, DOBI [DOBI]

From: Vasudha Kudumula <vasudha_kudumula@horizonblue.com>
Sent: Monday, October 10, 2022 12:04 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Vasudha Kudumula
135 Whitehead Ave
Sayreville, NJ 08872-1188

Commenthsc, DOBI [DOBI]

From: Kiana Fitchett <ms.fitchett@hotmail.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kiana Fitchett
901 Lafayette Ave
Union, NJ 07083-6720

Commenthsc, DOBI [DOBI]

From: shonda Burr <adoubia@hotmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
shonda Burr
133 Rhode Island Ave
Apt 2
East Orange, NJ 07018-2445

Commenthsc, DOBI [DOBI]

From: Fernando Lopes <Jerztek@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Fernando Lopes
40 Deire Dr
Sparta, NJ 07871-1134

Commenthsc, DOBI [DOBI]

From: Karen Napoli <knapoli@comcast.net>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Karen Napoli
11 Sycamore Dr
Little Egg Harbor Twp, NJ 08087-3311

Commenthsc, DOBI [DOBI]

From: Eric Shively <eshively2@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Eric Shively
67 Marianne St
Staten Island, NY 10302-2506

Commenthsc, DOBI [DOBI]

From: Benita Rice <nitabrice@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Benita Rice
1287 Myrtle St
Apt 3
Hillside, NJ 07205-2257

Commenthsc, DOBI [DOBI]

From: Alex Pate <alexpate@comcast.net>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Alex Pate
802 Saxony Dr
Mount Laurel, NJ 08054-1891

Commenthsc, DOBI [DOBI]

From: alma solis <almita01@optimum.net>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
alma solis
704 Fay Ave
Elizabeth, NJ 07202-2413

Commenthsc, DOBI [DOBI]

From: Kameron Arnette <kameron_arnette@horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kameron Arnette
222 Willow Ave
Apt 3A
Hoboken, NJ 07030-3657

Commenthsc, DOBI [DOBI]

From: Rachel Lendner <rachellendner@ymail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Rachel Lendner
271 Ogden Ave
Teaneck, NJ 07666-2838

Commenthsc, DOBI [DOBI]

From: Tracy Hampton <tnicu@aol.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Tracy Hampton
2219 Glenwood Dr
Point Pleasant Boro, NJ 08742-5126

Commenthsc, DOBI [DOBI]

From: Melissa Miller <Melissa_Miller@horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Melissa Miller
50 Jacobstown Rd
New Egypt, NJ 08533-1004

Commenthsc, DOBI [DOBI]

From: Kesha Williams <williamkesha3@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kesha Williams
1009 Winder Dr
Bristol, PA 19007-2624

Commenthsc, DOBI [DOBI]

From: Paresh Teli <paresh_teli@horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Paresh Teli
385 Liberty Ave
Jersey City, NJ 07307-4101

Commenthsc, DOBI [DOBI]

From: Meghan Dougherty <m.m.dougherty@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Meghan Dougherty
57 Liberty Rd
Bernardsville, NJ 07924-2735

Commenthsc, DOBI [DOBI]

From: Kimberly Alfano <kimberlyalfano@yahoo.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
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Sincerely,
Kimberly Alfano
2 Madison Ct
Tinton Falls, NJ 07712-7736

Commenthsc, DOBI [DOBI]

From: Liza Amezquita <liza.amezquita@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
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Sincerely,
Liza Amezquita
266 Oakwood Ave
North Haledon, NJ 07508-2452

Commenthsc, DOBI [DOBI]

From: Yan Sun <mypikapika@yahoo.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Yan Sun
16 Edgewood Rd
Branchburg, NJ 08853-4235

Commenthsc, DOBI [DOBI]

From: Brian Lentini <blentini@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Brian Lentini
215 Western Blvd
Lanoka Harbor, NJ 08734-1537

Commenthsc, DOBI [DOBI]

From: Dina Donnelley <dldnj@hotmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Dina Donnelley
324 Greens Ridge Rd
Stewartsville, NJ 08886-2502

Commenthsc, DOBI [DOBI]

From: James Dalessio <jdalessio2@comcast.net>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
James Dalessio
3 Heritage Ct
Branchburg, NJ 08876-3478

Commenthsc, DOBI [DOBI]

From: Melissa Rioseco <melissa_rioseco@Horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Melissa Rioseco
28 Irving Ave
Livingston, NJ 07039-2909

Commenthsc, DOBI [DOBI]

From: Kristen Olszewski <kristen_olszewski@horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kristen Olszewski
53 Seeley Rd
Bridgeton, NJ 08302-9423

Commenthsc, DOBI [DOBI]

From: Rhonda Robinson <Gr04rr10@msn.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Rhonda Robinson
59 Franklin Pl
Montclair, NJ 07042-4441

Commenthsc, DOBI [DOBI]

From: Tim Collins <tjcoll11@yahoo.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Tim Collins
1603 Cherry Blossom Ln
Point Pleasant Boro, NJ 08742-4208

Commenthsc, DOBI [DOBI]

From: Lilias Rivera <lilias.rivera@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Lilias Rivera
103 W 42nd St
Bayonne, NJ 07002-2003

Commenthsc, DOBI [DOBI]

From: Carol Cianfrone <Carol_Cianfrone@horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Carol Cianfrone
201 Netherwood Ave
Piscataway, NJ 08854-4037

Commenthsc, DOBI [DOBI]

From: Jaime Jonach <jaimejain@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jaime Jonach
136 Oakland Ave
Apt 2E
Jersey City, NJ 07306-1009

Commenthsc, DOBI [DOBI]

From: Eric Lansey <eric.lansey@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Eric Lansey
8 Burnham Pl
Fair Lawn, NJ 07410-3623

Commenthsc, DOBI [DOBI]

From: Effie Quinones <effiequinones@icloud.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Effie Quinones
642 Beech Ave
Browns Mills, NJ 08015-1604

Commenthsc, DOBI [DOBI]

From: Joy Jandoc <joy_jandoc@horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Joy Jandoc
1700 American Blvd
Pennington, NJ 08534-4139

Commenthsc, DOBI [DOBI]

From: Maria Pinto <Pinto.mariac@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Maria Pinto
99 Komorn St
Apt 1
Newark, NJ 07105-3492

Commenthsc, DOBI [DOBI]

From: crystal coffee <ladycrystalcoffee@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
crystal coffee
143 N 14th St
East Orange, NJ 07017-5210

Commenthsc, DOBI [DOBI]

From: Antoinette Pettiford Chandler <ms.antoINETte.chandler@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Antoinette Pettiford Chandler
27 Taylor Ave
Carteret, NJ 07008-2225

Commenthsc, DOBI [DOBI]

From: Jeanette Grego <gregoj214@yahoo.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jeanette Grego
136 Lee Dr
Middlesex, NJ 08846-2244

Commenthsc, DOBI [DOBI]

From: Lindsay Wieser <lwieser2@washcoll.edu>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Lindsay Wieser
24 Brookside Dr
Bordentown, NJ 08505-4439

Commenthsc, DOBI [DOBI]

From: Natasha Malcolm <natasha.malcolm@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Natasha Malcolm
701 Prospect Ave
West Orange, NJ 07052-3213

Commenthsc, DOBI [DOBI]

From: Michael O'Connor <moconnor22@comcast.net>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Michael O'Connor
22 Colfax St
South River, NJ 08882-1911

Commenthsc, DOBI [DOBI]

From: Steven Brown <steven.c.brown.b5@gmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Steven Brown
7 Garryford Dr
Middletown, NJ 07748-3761

Commenthsc, DOBI [DOBI]

From: Sanjay Patel <spatel.nj@hotmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Sanjay Patel
10 Brown Pl
Matawan, NJ 07747-1002

Commenthsc, DOBI [DOBI]

From: Roshan Bijlani <roshan11@hotmail.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Roshan Bijlani
12 Darren Ct
East Brunswick, NJ 08816-5154

Commenthsc, DOBI [DOBI]

From: Loreine Ghani <loreine_ghani@horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Loreine Ghani
206 Sanford Ave
Lyndhurst, NJ 07071-3010

Commenthsc, DOBI [DOBI]

From: Melissa Matusiewicz <melissa_matusiewicz@horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Melissa Matusiewicz
3 Penn Plz E
Newark, NJ 07105-2258

Commenthsc, DOBI [DOBI]

From: Takiesha B O'Loughlin <Takiesha_Armstrong@Horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Takiesha B O'Loughlin
901 Madison Ave
Apt 1
Plainfield, NJ 07060-2383

Commenthsc, DOBI [DOBI]

From: Lisa Llull <Lisa_Llull@horizonblue.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Lisa Llull
63 Walter Ave
East Hanover, NJ 07936-1429

Commenthsc, DOBI [DOBI]

From: Michael Cavallo <Cavallom1104@gmail.com>
Sent: Friday, October 14, 2022 3:19 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Michael Cavallo
277 Walnut St
Newark, NJ 07105-1716

Commenthsc, DOBI [DOBI]

From: Elaine Piontkowski <epmn0804@gmail.com>
Sent: Friday, October 14, 2022 3:40 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Elaine Piontkowski
342 Sapling Way
Atco, NJ 08004-1933

Commenthsc, DOBI [DOBI]

From: Doris Redling <Doris_Redling@horizonblue.com>
Sent: Friday, October 14, 2022 1:02 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Doris Redling
2414 Spruce St
Point Pleasant Boro, NJ 08742-3666

Commenthsc, DOBI [DOBI]

From: Kalyan Janyavula <kalyanjanyavula@gmail.com>
Sent: Friday, October 14, 2022 11:04 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Kalyan Janyavula
33 Narrows Way
Monroe, NJ 08831-4504

Commenthsc, DOBI [DOBI]

From: Cynthia Marcheski <cindy_marcheski@horizonblue.com>
Sent: Friday, October 14, 2022 12:12 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Cynthia Marcheski
39 W Bolton Ave
Absecon, NJ 08201-2601

Commenthsc, DOBI [DOBI]

From: Josefina Zapata <josefina_zapata@horizonblue.com>
Sent: Friday, October 14, 2022 10:43 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Josefina Zapata
3 Penn Plz E
Newark, NJ 07105-2258

Commenthsc, DOBI [DOBI]

From: Dorothea DeVore-White <Dorothea_DeVore-White@Horizonblue.com>
Sent: Friday, October 14, 2022 10:16 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Dorothea DeVore-White
210 Tipton St
Hamilton, NJ 08629-1019

Commenthsc, DOBI [DOBI]

From: Kelly Moraski <kelmae00@yahoo.com>
Sent: Friday, October 14, 2022 10:00 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Kelly Moraski
215 Swan St
Lambertville, NJ 08530-1017

Commenthsc, DOBI [DOBI]

From: Samadhi Torres <CoachSamadhi@gmail.com>
Sent: Friday, October 14, 2022 9:57 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Samadhi Torres
153 Park Ave
Dumont, NJ 07628-2309

Commenthsc, DOBI [DOBI]

From: Thomas Kolakowski <tomandkellykola@verizon.net>
Sent: Friday, October 14, 2022 9:46 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Thomas Kolakowski
60 Rock Rd E
Green Brook, NJ 08812-2135

Commenthsc, DOBI [DOBI]

From: Skarle Cid Perdomo <Skarle_CidPerdomo@horizonblue.com>
Sent: Friday, October 14, 2022 9:50 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Skarle Cid Perdomo
9 Maier St
Belleville, NJ 07109-2011

Commenthsc, DOBI [DOBI]

From: Indra Claudio <ipclaudio@yahoo.com>
Sent: Friday, October 14, 2022 9:27 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Indra Claudio
193 Rutherford Blvd
Clifton, NJ 07014-1407

Commenthsc, DOBI [DOBI]

From: Celina Zoffranieri <celina_zoffranieri@horizonblue.com>
Sent: Thursday, October 13, 2022 4:46 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Celina Zoffranieri
20 Hughes Ln
Watchung, NJ 07069-5925

Commenthsc, DOBI [DOBI]

From: Anthony Swale <swale.anthony@gmail.com>
Sent: Thursday, October 13, 2022 5:48 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

Please consider this.

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and I.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support NJ residents like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all NJ'ers for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Anthony Swale

Sincerely,
Anthony Swale
42 Heritage Dr
Allentown, NJ 08501-1846

Commenthsc, DOBI [DOBI]

From: Andrew Dill <andrewdill47@gmail.com>
Sent: Friday, October 14, 2022 9:21 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Andrew Dill
107 S Branch Dr
Whitehouse Station, NJ 08889-3224

Commenthsc, DOBI [DOBI]

From: LaTonya Palms <latonya_palms@horizonblue.com>
Sent: Thursday, October 13, 2022 5:11 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
LaTonya Palms
354 Rinaldi Ln
Easton, PA 18040-7268

Commenthsc, DOBI [DOBI]

From: Marlena Podkowka <marlena_podkowka@yahoo.com>
Sent: Thursday, October 13, 2022 3:58 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Marlena Podkowka
14 Schuyler Dr
Clark, NJ 07066-1730

Commenthsc, DOBI [DOBI]

From: Cynthia Aureli <caureli1@aol.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Cynthia Aureli
33 Mineral Springs Ln
Tinton Falls, NJ 07724-4709

Commenthsc, DOBI [DOBI]

From: Steven Brown <steven.c.brown.b5@gmail.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Steven Brown
7 Garryford Dr
Middletown, NJ 07748-3761

Commenthsc, DOBI [DOBI]

From: Ed Dennerlein <ejdenn@verizon.net>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Ed Dennerlein
845 River Rd
Chatham, NJ 07928-1026

Commenthsc, DOBI [DOBI]

From: Jill Van Rooyen <jvr5555.JVR@gmail.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jill Van Rooyen
302 Station Ave
Pine Beach, NJ 08741-1336

Commenthsc, DOBI [DOBI]

From: Zinnia Ferrer <zinnia_ferrer@horizonblue.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Zinnia Ferrer
697 Foxmoor Dr
Vineland, NJ 08361-7227

Commenthsc, DOBI [DOBI]

From: Enid Brown-Russell <ebrownrussell@msn.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Enid Brown-Russell
34 Birch Run Dr
Piscataway, NJ 08854-2135

Commenthsc, DOBI [DOBI]

From: Anderson Hernandez <anderson3hernandez@gmail.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Anderson Hernandez
54 Welton St
New Brunswick, NJ 08901-2531

Commenthsc, DOBI [DOBI]

From: Susan Balson <susan_balson@horizonblue.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Susan Balson
515 Fairview Rd
Medford, NJ 08055-9154

Commenthsc, DOBI [DOBI]

From: Wayne Takio <Wtakio@hotmail.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Wayne Takio
4 Sunset Ct
Moorestown, NJ 08057-2152

Commenthsc, DOBI [DOBI]

From: Beatriz Meza <beameza@aol.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Beatriz Meza
7 Nelson Ave
Hawthorne, NJ 07506-3406

Commenthsc, DOBI [DOBI]

From: Tim Berry <timothyberry@gmail.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Tim Berry
348 S Irving St
Ridgewood, NJ 07450-5130

Commenthsc, DOBI [DOBI]

From: Helen McVicar <helen_mcvicar@horizonblue.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Helen McVicar
159 Casterline Rd
Denville, NJ 07834-3616

Commenthsc, DOBI [DOBI]

From: Rosanne Robinson <newtechdesign3@gmail.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Rosanne Robinson
1335 Embury Ave
Neptune, NJ 07753-5041

Commenthsc, DOBI [DOBI]

From: Denise OConnor <denisejoconnor@gmail.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Denise OConnor
9 Hopi Trl
Oak Ridge, NJ 07438-9312

Commenthsc, DOBI [DOBI]

From: Kimberly Lombardini <kimberly_lombardini@horizonblue.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident, a Horizon Blue Cross Blue Shield of New Jersey member, and a Horizon employee, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Kimberly Lombardini
258 Warburton Ave
Hawthorne, NJ 07506-1835

Commenthsc, DOBI [DOBI]

From: Daisy Chan <dchan51381@yahoo.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Daisy Chan
7 Krebs Rd
Plainsboro, NJ 08536-1101

Commenthsc, DOBI [DOBI]

From: Heather Chabin <heatherchabin@verizon.net>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Heather Chabin
50 Riverview Ave
Morrisville, PA 19067-1269

Commenthsc, DOBI [DOBI]

From: Daniel Shulkin <dbshulkin@gmail.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Daniel Shulkin
107 Bayswater
Bensalem, PA 19020-7735

Commenthsc, DOBI [DOBI]

From: Cynthia Santoro <cynthia_santoro@horizonblue.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Cynthia Santoro
13 Sioux St
Old Bridge, NJ 08857-1841

Commenthsc, DOBI [DOBI]

From: Amy Wagner <walkerwagner@gmail.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Amy Wagner
129 Fairmount Ave
Chatham, NJ 07928-1835

Commenthsc, DOBI [DOBI]

From: Andrew Hewitt <ajhewitt14@gmail.com>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Andrew Hewitt
107 Garden St
Apt 2
Hoboken, NJ 07030-3766

Commenthsc, DOBI [DOBI]

From: ulises diaz <diazuli1@verizon.net>
Sent: Thursday, October 13, 2022 3:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
ulises diaz
170 Vanderburgh Ave
Rutherford, NJ 07070-1830

Commenthsc, DOBI [DOBI]

From: Wendi Hodapp <Wendi_Hodapp@horizonblue.com>
Sent: Thursday, October 13, 2022 2:04 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Wendi Hodapp
2601 Secretariat Pl
Toms River, NJ 08755-1980

Commenthsc, DOBI [DOBI]

From: Maryann Paltz <maryann_paltz@horizonblue.com>
Sent: Thursday, October 13, 2022 1:58 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Maryann Paltz
51 Richard Rd
Edison, NJ 08820-2516

Commenthsc, DOBI [DOBI]

From: Brigitte Kirk <brigitte_kirk@horizonblue.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Brigitte Kirk
1200 Garden St
Hoboken, NJ 07030-4406

Commenthsc, DOBI [DOBI]

From: Kristen Jarosz <kjarosz@optonline.net>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Kristen Jarosz
1 Carriage Ln
Succasunna, NJ 07876-1500

Commenthsc, DOBI [DOBI]

From: Helen Kennedy <Helen_Kennedy@horizonblue.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Helen Kennedy
1035 Brown Rd
Bridgewater, NJ 08807-1274

Commenthsc, DOBI [DOBI]

From: Timothy Price <tim3488@aol.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Timothy Price
20 N View Dr
Hillsborough, NJ 08844-1208

Commenthsc, DOBI [DOBI]

From: Terri Brown <thefavamama@msn.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Terri Brown
25 Jerome Ave
Erial, NJ 08081-1523

Commenthsc, DOBI [DOBI]

From: kimberly walls <kwalls19@verizon.net>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
kimberly walls
744 Cheryl Dr
Warminster, PA 18974-2135

Commenthsc, DOBI [DOBI]

From: Liliás Rivera <liliás.rivera@gmail.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Liliás Rivera
103 W 42nd St
Bayonne, NJ 07002-2003

Commenthsc, DOBI [DOBI]

From: Kimberly Lombardini <kimberly_lombardini@horizonblue.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident, a Horizon Blue Cross Blue Shield of New Jersey member, and a Horizon employee, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Kimberly Lombardini
258 Warburton Ave
Hawthorne, NJ 07506-1835

Commenthsc, DOBI [DOBI]

From: Brian Kortland <brian.kortland@gmail.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Brian Kortland
105 Autumn Rd
Matawan, NJ 07747-3594

Commenthsc, DOBI [DOBI]

From: Patricia De Mesa <Patricia_Demesa@horizonblue.com>
Sent: Thursday, October 13, 2022 12:30 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Patricia De Mesa
18 Norcroft Rd
Jersey City, NJ 07305-1219

Commenthsc, DOBI [DOBI]

From: Jennifer Price <haber_us@yahoo.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Jennifer Price
20 N View Dr
Hillsborough, NJ 08844-1208

Commenthsc, DOBI [DOBI]

From: Holly DelRossi <hdelrossi@gmail.com>
Sent: Thursday, October 13, 2022 1:09 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Holly DelRossi
3 Saint Andrews Ct
Westampton, NJ 08060-4721

Commenthsc, DOBI [DOBI]

From: Sharon Sutherland <Zaliaj537@gmail.com>
Sent: Thursday, October 13, 2022 11:54 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Sharon Sutherland
93 Cascades Ave
Howell, NJ 07731-9042

Commenthsc, DOBI [DOBI]

From: Tiffany Cohen <mstcohen@hotmail.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Tiffany Cohen
602 Sedgefield Dr
Mount Laurel, NJ 08054-1869

Commenthsc, DOBI [DOBI]

From: Vasundhara Krishnamohan <artikrish@gmail.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Vasundhara Krishnamohan
324 Wimbeldon Ct
North Brunswick, NJ 08902-4228

Commenthsc, DOBI [DOBI]

From: Dani Marks <dani.marks57@gmail.com>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Dani Marks
10 Spyglass Ct
Westampton, NJ 08060-4700

Commenthsc, DOBI [DOBI]

From: Kristin Smondrowski <kristin.smondrowski@gmail.com>
Sent: Thursday, October 13, 2022 11:52 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Kristin Smondrowski
319 Flintrock Ct
Collegeville, PA 19426-1348

Commenthsc, DOBI [DOBI]

From: Melissa Ugliarolo <melissaugliaro@optonline.net>
Sent: Thursday, October 13, 2022 1:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Melissa Ugliarolo
63 Overmount Ave
Woodland Park, NJ 07424-2954

Commenthsc, DOBI [DOBI]

From: Andrew Miller <andrew_miller@horizonblue.com>
Sent: Thursday, October 13, 2022 11:46 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Andrew Miller
2406 Jamestown Cmn
Hillsborough, NJ 08844-4329

Commenthsc, DOBI [DOBI]

From: Kelly Stickno <stickno4@verizon.net>
Sent: Thursday, October 13, 2022 11:35 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Kelly Stickno
15 Fuller Pl
Kearny, NJ 07032-1604

Commenthsc, DOBI [DOBI]

From: Annette Campbell <campbell.annette317@gmail.com>
Sent: Thursday, October 13, 2022 11:01 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Annette Campbell
10 Wakefield Ln
Piscataway, NJ 08854-5817

Commenthsc, DOBI [DOBI]

From: Peter Ernest <Peter_Ernest@horizonblue.com>
Sent: Thursday, October 13, 2022 10:38 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Peter Ernest
3 Penn Plz E
Newark, NJ 07105-2258

Commenthsc, DOBI [DOBI]

From: Tara Lecureux <tara_lecreux@horizonblue.com>
Sent: Thursday, October 13, 2022 10:23 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Tara Lecureux
34 Gloria Ann Smith Dr
Brick, NJ 08723-6612

Commenthsc, DOBI [DOBI]

From: Boris Bejarano <boris.bejarano@gmail.com>
Sent: Thursday, October 13, 2022 10:21 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Boris Bejarano
65 Cray Ter
Fanwood, NJ 07023-1506

Commenthsc, DOBI [DOBI]

From: Renee Engelhardt <reengelhardt5@gmail.com>
Sent: Thursday, October 13, 2022 10:21 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Renee Engelhardt
10 Sunset Ln
Oak Ridge, NJ 07438-9779

Commenthsc, DOBI [DOBI]

From: Aneta Rusanova <anetasrusanova@gmail.com>
Sent: Thursday, October 13, 2022 10:20 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Aneta Rusanova
1439 16th Ave
Williamstown, NJ 08094-4536

Commenthsc, DOBI [DOBI]

From: Evelyn Santiago <esantiago1030@gmail.com>
Sent: Thursday, October 13, 2022 10:20 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Evelyn Santiago
165 Outboard Ave
Manahawkin, NJ 08050-1867

Commenthsc, DOBI [DOBI]

From: Susan O'Brien <susan_o'brien@horizonblue.com>
Sent: Thursday, October 13, 2022 10:19 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Susan O'Brien
14 Deer Run Ln
Brick, NJ 08724-4390

Commenthsc, DOBI [DOBI]

From: Vini Elevathingal <vini_vellara@yahoo.com>
Sent: Thursday, October 13, 2022 10:20 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Vini Elevathingal
185 Parlin Ln
Watchung, NJ 07069-5400

Commenthsc, DOBI [DOBI]

From: Noel Robinson <newtechdesign1@verizon.net>
Sent: Thursday, October 13, 2022 10:19 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Noel Robinson
1335 Embury Ave
Neptune, NJ 07753-5041

Commenthsc, DOBI [DOBI]

From: shrikant pawar <Shrikant_Pawar@horizonblue.com>
Sent: Thursday, October 13, 2022 10:19 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
shrikant pawar
818 Winder Dr
Bristol, PA 19007-2621

Commenthsc, DOBI [DOBI]

From: Kenneth Plotnick <kplotnick@comcast.net>
Sent: Thursday, October 13, 2022 10:18 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kenneth Plotnick
159 Oakland Rd
Maplewood, NJ 07040-2315

Commenthsc, DOBI [DOBI]

From: Dillip DAS <das_hope@verizon.net>
Sent: Thursday, October 13, 2022 10:18 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Dillip DAS
8 Canoe Rd
Lawrenceville, NJ 08648-1332

Commenthsc, DOBI [DOBI]

From: Jamie Lewis <jamie_lewis@horizonblue.com>
Sent: Thursday, October 13, 2022 10:18 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jamie Lewis
334 Broad St
Williamstown, NJ 08094-1122

Commenthsc, DOBI [DOBI]

From: Amanda Young <amanda_young2@horizonblue.com>
Sent: Thursday, October 13, 2022 10:18 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Amanda Young
33 Sylvan Blvd
Howell, NJ 07731-2060

Commenthsc, DOBI [DOBI]

From: Svilen Rusanov <kari_sondu@yahoo.com>
Sent: Thursday, October 13, 2022 10:18 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Svilen Rusanov
1439 16th Ave
Williamstown, NJ 08094-4536

Commenthsc, DOBI [DOBI]

From: Kristin Romano <Kjamaca3@gmail.com>
Sent: Thursday, October 13, 2022 10:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kristin Romano
1068 White Oak Ct
Toms River, NJ 08753-5331

Commenthsc, DOBI [DOBI]

From: JACQUELINE COYLE <JCOYLE1025@GMAIL.COM>
Sent: Thursday, October 13, 2022 10:18 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
JACQUELINE COYLE
3 Lumber Ln
Mount Ephraim, NJ 08059-1658

Commenthsc, DOBI [DOBI]

From: James Pezzella <jamespezzella@gmail.com>
Sent: Thursday, October 13, 2022 10:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
James Pezzella
3894 Carrel Blvd
Oceanside, NY 11572-5917

Commenthsc, DOBI [DOBI]

From: Jenn Bruno <jennifer_bruno@horizonblue.com>
Sent: Thursday, October 13, 2022 10:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jenn Bruno
16 Heather Hill Way
Bridgewater, NJ 08807-1366

Commenthsc, DOBI [DOBI]

From: Kelly Stevens <Kelly_Stevens@horizonblue.com>
Sent: Thursday, October 13, 2022 10:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kelly Stevens
260 Cherry Quay Rd
Brick, NJ 08723-6306

Commenthsc, DOBI [DOBI]

From: Amy Ancharski <Amy_Ancharski@horizonblue.com>
Sent: Thursday, October 13, 2022 10:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Amy Ancharski
1107 Jacksonville Rd
Burlington, NJ 08016-3803

Commenthsc, DOBI [DOBI]

From: Greg Visicaro <gsvisicaro@gmail.com>
Sent: Thursday, October 13, 2022 10:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Greg Visicaro
4 Welsh Rd
Lebanon, NJ 08833-4316

Commenthsc, DOBI [DOBI]

From: Todd White <tdd.wht@gmail.com>
Sent: Thursday, October 13, 2022 10:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Todd White
484 Madison Dr
East Windsor, NJ 08520-5324

Commenthsc, DOBI [DOBI]

From: Bob Palestina <robert_palestina@horizonblue.com>
Sent: Thursday, October 13, 2022 10:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Bob Palestina
31 Stanley Ave
Nutley, NJ 07110-1419

Commenthsc, DOBI [DOBI]

From: Megan McCarthy <Haleymeg@aol.com>
Sent: Thursday, October 13, 2022 10:16 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Megan McCarthy
7 Wyckham Rd
Tinton Falls, NJ 07724-3145

Commenthsc, DOBI [DOBI]

From: Lindsay Wieser <lindsay_wieser@horizonblue.com>
Sent: Thursday, October 13, 2022 10:16 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Lindsay Wieser
24 Brookside Dr
Bordentown, NJ 08505-4439

Commenthsc, DOBI [DOBI]

From: Ronak Zaveri <Ronakzaveri@gmail.com>
Sent: Thursday, October 13, 2022 10:16 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Ronak Zaveri
283 Plainfield Rd
Edison, NJ 08820-2913

Commenthsc, DOBI [DOBI]

From: Ying Fang <yfang02@gmail.com>
Sent: Thursday, October 13, 2022 10:16 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Ying Fang
10 Rowanberry Ct
Princeton Junction, NJ 08550-3013

Commenthsc, DOBI [DOBI]

From: Norville Barrington <norville_barrington@horizonblue.com>
Sent: Thursday, October 13, 2022 10:15 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Norville Barrington
18 Devonshire Ter
West Orange, NJ 07052-2708

Commenthsc, DOBI [DOBI]

From: Ranae Dalessio <ranae_dalessio@horizonblue.com>
Sent: Thursday, October 13, 2022 9:45 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Ranae Dalessio
15 Heather Ln
Middletown, NJ 07748-2210

Commenthsc, DOBI [DOBI]

From: Mary Machi <mary_machi@Horizonblue.com>
Sent: Thursday, October 13, 2022 9:41 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Mary Machi
1427 Wyckoff Rd
Wall Township, NJ 07727-3918

Commenthsc, DOBI [DOBI]

From: Melissa Ugliarolo <melissaugliaro@optonline.net>
Sent: Thursday, October 13, 2022 10:15 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Melissa Ugliarolo
63 Overmount Ave
Woodland Park, NJ 07424-2954

Commenthsc, DOBI [DOBI]

From: RENEE HARRIS <renee_harris@horizon-bcbsnj.com>
Sent: Thursday, October 13, 2022 8:54 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
RENEE HARRIS
1606 Mildred Ave
Linden, NJ 07036-1757

Commenthsc, DOBI [DOBI]

From: Emily Oliveros <emily_rn92@yahoo.com>
Sent: Thursday, October 13, 2022 8:35 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Emily Oliveros
88 Mandon Dr
Wayne, NJ 07470-3824

Commenthsc, DOBI [DOBI]

From: Felisha Way <felishaway@gmail.com>
Sent: Thursday, October 13, 2022 8:35 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Felisha Way
1104 Woodbridge Commons Way
Iselin, NJ 08830-3042

Commenthsc, DOBI [DOBI]

From: Venkateshwar Minupala <venkateshwar_minupala@horizonblue.com>
Sent: Wednesday, October 12, 2022 2:56 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Venkateshwar Minupala
24 Brower Ct
East Brunswick, NJ 08816-4097

Commenthsc, DOBI [DOBI]

From: Randy Sugarman <randy_sugarman@horizonblue.com>
Sent: Wednesday, October 12, 2022 3:28 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Randy Sugarman
7 Spook Ridge Rd
Upper Saddle River, NJ 07458-1526

Commenthsc, DOBI [DOBI]

From: Melissa Lau <melhanlau@yahoo.com>
Sent: Wednesday, October 12, 2022 2:21 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Melissa Lau
8 Berkshire Ct
Holmdel, NJ 07733-1601

Commenthsc, DOBI [DOBI]

From: Brigitte Hickey <brigittehickey@gmail.com>
Sent: Wednesday, October 12, 2022 1:04 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Brigitte Hickey
46 Tremont Pl
Montclair, NJ 07042-5040

Commenthsc, DOBI [DOBI]

From: Jennifer Butler <jbbutler222@gmail.com>
Sent: Wednesday, October 12, 2022 1:53 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jennifer Butler
20 Ave at Port Imperial
Apt 219
West New York, NJ 07093-8419

Commenthsc, DOBI [DOBI]

From: Suzanne Kunis <suzannek136@gmail.com>
Sent: Wednesday, October 12, 2022 12:28 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Suzanne Kunis
14 Hillside Dr
East Hanover, NJ 07936-3406

Commenthsc, DOBI [DOBI]

From: Ray Romitelli <RayRoma1861@gmail.com>
Sent: Wednesday, October 12, 2022 11:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Ray Romitelli
22 Cathyann Ct
Wayne, NJ 07470-3023

Commenthsc, DOBI [DOBI]

From: Jennifer Hay <jenniekof@aol.com>
Sent: Wednesday, October 12, 2022 11:29 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Jennifer Hay
2220 New York Ave
Scotch Plains, NJ 07076-4624

Commenthsc, DOBI [DOBI]

From: Andrea Harris <msabh80@gmail.com>
Sent: Wednesday, October 12, 2022 11:35 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Andrea Harris
37 Glen Stewart Dr
Ewing
Ewing, NJ 08618-1949

Commenthsc, DOBI [DOBI]

From: Ann Marie Apruzzi <amapruzzi@outlook.com>
Sent: Wednesday, October 12, 2022 11:22 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Ann Marie Apruzzi
147 Nottingham Ct
Aberdeen, NJ 07747-1367

Commenthsc, DOBI [DOBI]

From: Kenya Wallace <kenya_wallace@horizonblue.com>
Sent: Wednesday, October 12, 2022 10:45 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Kenya Wallace
208 Forest View Dr
Avenel, NJ 07001-2197

Commenthsc, DOBI [DOBI]

From: Maria DeLuca-Pranzo <maria_deluca-pranzo@horizonblue.com>
Sent: Wednesday, October 12, 2022 11:03 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Maria DeLuca-Pranzo
14 Chicopee Dr
Wayne, NJ 07470-2052

Commenthsc, DOBI [DOBI]

From: Joseph Marsigliano <joseph_marsigliano@horizonblue.com>
Sent: Wednesday, October 12, 2022 10:27 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Joseph Marsigliano
11 Echo Hill Rd
Montvale, NJ 07645-2407

Commenthsc, DOBI [DOBI]

From: David Berger <daberger10@gmail.com>
Sent: Wednesday, October 12, 2022 10:55 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
David Berger
903 Sheffield Rd
Teaneck, NJ 07666-5651

Commenthsc, DOBI [DOBI]

From: Tom Wilson <tomwil1@comcast.net>
Sent: Wednesday, October 12, 2022 9:53 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Tom Wilson
11 John St
Highlands, NJ 07732-1708

Commenthsc, DOBI [DOBI]

From: paul salus <paulsalus2@hotmail.com>
Sent: Wednesday, October 12, 2022 9:56 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
paul salus
104 David Ct
Middletown, NJ 07748-2703

Commenthsc, DOBI [DOBI]

From: Antonette Ross <antonetteross@hotmail.com>
Sent: Wednesday, October 12, 2022 9:20 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Antonette Ross
507 Sleepy Hollow Rd
Toms River, NJ 08753-3524

Commenthsc, DOBI [DOBI]

From: Michael Bolin <michael_bolin@horizonblue.com>
Sent: Wednesday, October 12, 2022 9:45 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Michael Bolin
17 Speer Pl
Nutley, NJ 07110-1603

Commenthsc, DOBI [DOBI]

From: Kathleen Finnegan <kathleen_Finnegan@horizonblue.com>
Sent: Wednesday, October 12, 2022 8:44 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Kathleen Finnegan
24 Forest Dr
Bloomfield, NJ 07003-5208

Commenthsc, DOBI [DOBI]

From: Janice Stadtmueller <Janice_stadtmueller@horizonblue.com>
Sent: Wednesday, October 12, 2022 9:06 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Janice Stadtmueller
36 Deidre Dr
Egg Harbor Township, NJ 08234-9650

Commenthsc, DOBI [DOBI]

From: Janine Goleniak <janine_goleniak@horizonblue.com>
Sent: Wednesday, October 12, 2022 8:08 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Janine Goleniak
410 S Green St
Tuckerton, NJ 08087-2434

Commenthsc, DOBI [DOBI]

From: yolanda smith <ysmith007@aol.com>
Sent: Wednesday, October 12, 2022 8:08 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
yolanda smith
319 Leland Pl
Hillside, NJ 07205-2717

Commenthsc, DOBI [DOBI]

From: Daniel Perez <d_perez2828@yahoo.com>
Sent: Tuesday, October 11, 2022 11:44 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Daniel Perez
14 Fairmont Dr
Columbus, NJ 08022-2354

Commenthsc, DOBI [DOBI]

From: Zobeyda Schilling <zodiacshaus@gmail.com>
Sent: Tuesday, October 11, 2022 5:54 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Zobeyda Schilling
14 4th Ave
Haskell, NJ 07420-1018

Commenthsc, DOBI [DOBI]

From: Linda Hartigan <lhartig@optonline.net>
Sent: Tuesday, October 11, 2022 4:21 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Linda Hartigan
12 Bean Ct
Wanaque, NJ 07465-1056

Commenthsc, DOBI [DOBI]

From: Brad Jones <ndbrad@ptd.net>
Sent: Tuesday, October 11, 2022 5:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Brad Jones
31 Lauren Ln
Sussex, NJ 07461-4117

Commenthsc, DOBI [DOBI]

From: Kimberly Minnick <kimm0929@gmail.com>
Sent: Tuesday, October 11, 2022 3:56 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kimberly Minnick
161 Carmita Ave
Rutherford, NJ 07070-1629

Commenthsc, DOBI [DOBI]

From: Denisha Crumpler <denisha_crumpler@horizonblue.com>
Sent: Tuesday, October 11, 2022 3:25 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Denisha Crumpler
375 North Dr
North Plainfield, NJ 07060-3742

Commenthsc, DOBI [DOBI]

From: Renee Crotts <reneecrotts@yahoo.com>
Sent: Tuesday, October 11, 2022 3:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Renee Crotts
402 Alpine Trl
Neptune, NJ 07753-4452

Commenthsc, DOBI [DOBI]

From: Enid Brown-Russell <enid_brown-russell@hoizonblue.com>
Sent: Tuesday, October 11, 2022 2:56 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Follow Up Flag: Flag for follow up
Flag Status: Flagged

Dear Commissioner Marlene Caride,

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Enid Brown-Russell
34 Birch Run Dr
Piscataway, NJ 08854-2135

Commenthsc, DOBI [DOBI]

From: Andre Wiggins <awiggz@gmail.com>
Sent: Tuesday, October 11, 2022 2:45 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Andre Wiggins
1795 Lennington St
Rahway, NJ 07065-5615

Commenthsc, DOBI [DOBI]

From: Brian Habas <Habas007@aol.com>
Sent: Tuesday, October 11, 2022 2:20 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Brian Habas
58 Hardy Ln
Westbury, NY 11590-6512

Commenthsc, DOBI [DOBI]

From: Frank Cavaliere <frank_cavaliere@yahoo.com>
Sent: Tuesday, October 11, 2022 2:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Frank Cavaliere
6 Upper Neshanic Ct
Hillsborough, NJ 08844-3201

Commenthsc, DOBI [DOBI]

From: Riddhi Gandhi-Patel <riddhi_gandhi-patel@horizonblue.com>
Sent: Tuesday, October 11, 2022 2:39 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Riddhi Gandhi-Patel
4 W Burgess Dr
Piscataway, NJ 08854

Commenthsc, DOBI [DOBI]

From: Joy Jandoc <joy_jandoc@horizonblue.com>
Sent: Tuesday, October 11, 2022 1:32 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Joy Jandoc
38 Paddock Rd
Marlton, NJ 08053-5720

Commenthsc, DOBI [DOBI]

From: Valerie Shestakow <valerie.shestakow@gmail.com>
Sent: Tuesday, October 11, 2022 1:14 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Valerie Shestakow
37 Spruce Ln
Apt B
Old Bridge, NJ 08857-6719

Commenthsc, DOBI [DOBI]

From: Jules Kim <sendusmail@hotmail.com>
Sent: Tuesday, October 11, 2022 1:01 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Jules Kim
54 Planters Row
Skillman, NJ 08558-2201

Commenthsc, DOBI [DOBI]

From: Megan Dellelci <mgilbride1989@comcast.net>
Sent: Tuesday, October 11, 2022 1:31 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Megan Dellelci
11 Shari Ct
Marlton, NJ 08053-1451

Commenthsc, DOBI [DOBI]

From: Doug McKenzie <dougmckenzie@verizon.net>
Sent: Tuesday, October 11, 2022 12:57 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Doug McKenzie
474 Greenfield Way
Belford, NJ 07718-1013

Commenthsc, DOBI [DOBI]

From: laura kirkpatrick <ml1kirkpatrick@msn.com>
Sent: Tuesday, October 11, 2022 12:44 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
laura kirkpatrick
67 Robinson Pl
Shrewsbury, NJ 07702-4437

Commenthsc, DOBI [DOBI]

From: Dawn Riley <lifeofriley831@gmail.com>
Sent: Tuesday, October 11, 2022 12:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Dawn Riley
403 Tappan Ave
North Plainfield, NJ 07063-1823

Commenthsc, DOBI [DOBI]

From: jessica hammer <rosebudd10@aol.com>
Sent: Tuesday, October 11, 2022 12:38 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
jessica hammer
34 Morgan Way
Monroe Twp, NJ 08831-4100

Commenthsc, DOBI [DOBI]

From: Laura Abene <lauraabene0916@gmail.com>
Sent: Tuesday, October 11, 2022 12:34 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Laura Abene
14 Cherry St
Barnegat, NJ 08005-1469

Commenthsc, DOBI [DOBI]

From: Melissa Rioseco <melissarioseco@gmail.com>
Sent: Tuesday, October 11, 2022 12:33 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Melissa Rioseco
28 Irving Ave
Livingston, NJ 07039-2909

Commenthsc, DOBI [DOBI]

From: Michael Higgins <higgins.golf@gmail.com>
Sent: Tuesday, October 11, 2022 12:08 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Michael Higgins
31 James St
Shrewsbury, NJ 07702-4448

Commenthsc, DOBI [DOBI]

From: Marita Sullivan <marita_sullivan@horizonblue.com>
Sent: Tuesday, October 11, 2022 12:15 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Marita Sullivan
304 Briar Hill Ln
Woodbury, NJ 08096-5860

Commenthsc, DOBI [DOBI]

From: Cynthia Santoro <cynthia_santoro@horizonblue.com>
Sent: Tuesday, October 11, 2022 10:54 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Cynthia Santoro
13 Sioux St
Old Bridge, NJ 08857-1841

Commenthsc, DOBI [DOBI]

From: Nidieska Tobar <ntobar@optimum.net>
Sent: Monday, October 10, 2022 1:29 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Nidieska Tobar
704 Fay Ave
Elizabeth, NJ 07202-2413

Commenthsc, DOBI [DOBI]

From: Daniel Ortiz <dortizsotomayor@gmail.com>
Sent: Monday, October 10, 2022 1:13 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Daniel Ortiz
162 Franklin Ave
Apt 3
Hasbrouck Heights, NJ 07604-1232

Commenthsc, DOBI [DOBI]

From: Robyn Lepani <robyn_lepani@horizonblue.com>
Sent: Monday, October 10, 2022 12:55 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Robyn Lepani
12 Garth Ct
Staten Island, NY 10306-6136

Commenthsc, DOBI [DOBI]

From: Deborah Gray <Dkgray777@gmail.com>
Sent: Monday, October 10, 2022 1:22 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Deborah Gray
377 Hollywood Ave
Hillside, NJ 07205-2713

Commenthsc, DOBI [DOBI]

From: Tim Susanin <timothy_susanin@horizonblue.com>
Sent: Monday, October 10, 2022 12:49 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Tim Susanin
256 Hilldale Rd
Villanova, PA 19085-1506

Commenthsc, DOBI [DOBI]

From: Nancy Flores <nancy_flores@horizonblue.com>
Sent: Monday, October 10, 2022 12:49 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Nancy Flores
85 Maple St
Apt 3K
Weehawken, NJ 07086-5819

Commenthsc, DOBI [DOBI]

From: Christina Dolce <cc11782n@gmail.com>
Sent: Monday, October 10, 2022 12:49 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support people like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all members for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Christina Dolce
121 Helene Rd
Valley Cottage, NY 10989-2624

Commenthsc, DOBI [DOBI]

From: Monika Czaprynski <Mszmitko@yahoo.com>
Sent: Monday, October 10, 2022 12:48 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Monika Czaprynski
1716 11th Ave
Toms River, NJ 08757-2133

Commenthsc, DOBI [DOBI]

From: Thomas Murphy <TMurphy516@comcast.net>
Sent: Monday, October 10, 2022 12:48 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Thomas Murphy
6 Yaffa Rd
Bayville, NJ 08721-1277

Commenthsc, DOBI [DOBI]

From: Luis Maiz <Luis_Maiz@Horizonblue.com>
Sent: Monday, October 10, 2022 12:48 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Luis Maiz
3 Penn Plz E
Newark, NJ 07105-2258

Commenthsc, DOBI [DOBI]

From: Theophanis Kyprianou <kyprianou@yahoo.com>
Sent: Monday, October 10, 2022 12:48 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Theophanis Kyprianou
135 Rockland Ave
Northvale, NJ 07647-2113

Commenthsc, DOBI [DOBI]

From: Sandra Giove <sandra_giove@horizonblue.com>
Sent: Monday, October 10, 2022 12:45 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Sandra Giove
39 Maple Dr
Hazlet, NJ 07730-1333

Commenthsc, DOBI [DOBI]

From: Joyce Pagano <joyce_pagano@horizonblue.com>
Sent: Monday, October 10, 2022 12:43 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Joyce Pagano
18 School St
Milltown, NJ 08850-1119

Commenthsc, DOBI [DOBI]

From: Samantha Somma <samantha_somma@horizonblue.com>
Sent: Monday, October 10, 2022 12:42 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Samantha Somma
2350 State Route 10
A 27
Morris Plains, NJ 07950-1251

Commenthsc, DOBI [DOBI]

From: Timothy Hahn <timothy_hahn@horizonblue.com>
Sent: Monday, October 10, 2022 12:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Timothy Hahn
37 Fabiszewski Way
Parlin, NJ 08859-1682

Commenthsc, DOBI [DOBI]

From: Jennifer Olmeda <jolmeda08@gmail.com>
Sent: Monday, October 10, 2022 12:42 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jennifer Olmeda
259 Butler Blvd
Bayville, NJ 08721-3131

Commenthsc, DOBI [DOBI]

From: Mark Barnard <mark_barnard@yahoo.com>
Sent: Monday, October 10, 2022 12:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Mark Barnard
1 Wortman Way
Chester, NJ 07930-3225

Commenthsc, DOBI [DOBI]

From: Kathleen Boyle <kbabc12@hotmail.com>
Sent: Monday, October 10, 2022 12:40 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Kathleen Boyle
801 Buena Vista Rd
Forked River, NJ 08731-5220

Commenthsc, DOBI [DOBI]

From: Jacqueline Duddy <jackieduddy@optonline.net>
Sent: Monday, October 10, 2022 12:38 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Jacqueline Duddy
45 Old Orchard Ln
Ocean, NJ 07712-2571

Commenthsc, DOBI [DOBI]

From: Danielle Bailous <danielle_bailous@horizonbkue.com>
Sent: Monday, October 10, 2022 12:39 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Danielle Bailous
377 S Harrison St
Apt 2G
East Orange, NJ 07018-1250

Commenthsc, DOBI [DOBI]

From: Natalie Buonacquista <Nataliebaron311@gmail.com>
Sent: Monday, October 10, 2022 12:39 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Natalie Buonacquista
113 Hilltop Ct
Dingmans Ferry, PA 18328-4407

Commenthsc, DOBI [DOBI]

From: Anubhuti Rani <anu.seth2@gmail.com>
Sent: Monday, October 10, 2022 12:38 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Anubhuti Rani
63 Hoffman Blvd
Colonia, NJ 07067-2907

Commenthsc, DOBI [DOBI]

From: Annette Wendland <annette_wendland@horizonblue.com>
Sent: Monday, October 10, 2022 12:37 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Annette Wendland
696 Red Lion Way
Bridgewater, NJ 08807-1657

Commenthsc, DOBI [DOBI]

From: Shanika McCray <shanikamn@aol.com>
Sent: Monday, October 10, 2022 12:38 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Shanika McCray
5 Haskell Ln
Willingboro, NJ 08046-1737

Commenthsc, DOBI [DOBI]

From: Shine Wright-Wilson <shinewilson@icloud.com>
Sent: Monday, October 10, 2022 12:35 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Shine Wright-Wilson
208 Mifflin Rd
Dover, DE 19904-3321

Commenthsc, DOBI [DOBI]

From: Kara Dougherty <kara_dougherty@horizonblue.com>
Sent: Monday, October 10, 2022 12:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Kara Dougherty
58 Shady Nook Dr
Toms River, NJ 08755-5124

Commenthsc, DOBI [DOBI]

From: Gayathri Iyer <gayaathri31@gmail.com>
Sent: Monday, October 10, 2022 12:35 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Gayathri Iyer
25 Agatha Dr
Edison, NJ 08817-2224

Commenthsc, DOBI [DOBI]

From: Yvette Aviles <yaviles30@gmail.com>
Sent: Monday, October 10, 2022 12:33 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Yvette Aviles
534 Beverly Rd
Teaneck, NJ 07666-1826

Commenthsc, DOBI [DOBI]

From: Marie-Josophe Malivert <Marie-josophe_malivert@horizonblue.com>
Sent: Monday, October 10, 2022 12:34 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Marie-Josophe Malivert
111 Park St
Apt 1
Montclair, NJ 07042-2997

Commenthsc, DOBI [DOBI]

From: Theresa Olcott <robntee@comcast.net>
Sent: Monday, October 10, 2022 12:31 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Theresa Olcott
9 Cheryl Ln
Monroe Twp, NJ 08831-3742

Commenthsc, DOBI [DOBI]

From: amy bergstrom <amy_bergstrom@horizonblue.com>
Sent: Monday, October 10, 2022 12:32 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
amy bergstrom
2 Carey Cir
Burlington, NJ 08016-3744

Commenthsc, DOBI [DOBI]

From: Alyssa Shea <Shea21514@gmail.com>
Sent: Monday, October 10, 2022 12:30 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Alyssa Shea
43 Packard Dr
Millville, NJ 08332-4482

Commenthsc, DOBI [DOBI]

From: Binu Varghese <binu_vargese@horizonblue.com>
Sent: Monday, October 10, 2022 12:29 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Binu Varghese
651 Delaware Ave
Ridgewood, NJ 07450-5501

Commenthsc, DOBI [DOBI]

From: Randi Protter <pr0tt3rs0c1al@gmail.com>
Sent: Monday, October 10, 2022 12:28 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Randi Protter
143 Riverside Dr
Princeton, NJ 08540-5424

Commenthsc, DOBI [DOBI]

From: Tamla Barnard <Tamla_Barnard@horizonblue.com>
Sent: Monday, October 10, 2022 12:27 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Tamla Barnard
31 Birchwood Way
Gibbsboro, NJ 08026-1101

Commenthsc, DOBI [DOBI]

From: Richard O'Brien <raobrien65@gmail.com>
Sent: Monday, October 10, 2022 12:26 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Richard O'Brien
21 Woodland Ave
Fanwood, NJ 07023-1133

Commenthsc, DOBI [DOBI]

From: Yelena Kiselevskaya <vitolen23@gmail.com>
Sent: Monday, October 10, 2022 12:28 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Yelena Kiselevskaya
20 Picket Pl
Freehold, NJ 07728-9531

Commenthsc, DOBI [DOBI]

From: Stephen Rioseco <smrioseco74@gmail.com>
Sent: Monday, October 10, 2022 12:26 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Stephen Rioseco
28 Irving Ave
Livingston, NJ 07039-2909

Commenthsc, DOBI [DOBI]

From: David Knoebel <knoebed@gmail.com>
Sent: Monday, October 10, 2022 12:26 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
David Knoebel
3171 Central Ave
Sea Isle City
Sea Isle City, NJ 08243-2263

Commenthsc, DOBI [DOBI]

From: Edwin Hernandez <eriggs22@comcast.net>
Sent: Monday, October 10, 2022 12:26 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Edwin Hernandez
67 Hillsdale Rd
East Brunswick, NJ 08816-4322

Commenthsc, DOBI [DOBI]

From: Altonique Brooks <altonique2000@yahoo.com>
Sent: Monday, October 10, 2022 12:26 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Altonique Brooks
6 Barry Dr
West Orange, NJ 07052-3524

Commenthsc, DOBI [DOBI]

From: Megan Maya <megan_maya@horizonblue.com>
Sent: Monday, October 10, 2022 12:26 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Megan Maya
25 Eastbrook Dr
River Edge, NJ 07661-1041

Commenthsc, DOBI [DOBI]

From: Miguel Gonzalez <mgo2359@yahoo.com>
Sent: Monday, October 10, 2022 12:26 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Miguel Gonzalez
34 Stag Trl
Fairfield, NJ 07004-1559

Commenthsc, DOBI [DOBI]

From: Sherri Goldberg <sherri.e.goldberg@gmail.com>
Sent: Monday, October 10, 2022 12:24 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Sherri Goldberg
23 Springbrook Rd
Livingston, NJ 07039-3329

Commenthsc, DOBI [DOBI]

From: Stephanie Bassanini <bassaninis@gmail.com>
Sent: Monday, October 10, 2022 12:25 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Stephanie Bassanini
1 Prescott Ave
Clifton, NJ 07011-2307

Commenthsc, DOBI [DOBI]

From: Niquisha Keith <nskeith@comcast.net>
Sent: Monday, October 10, 2022 12:25 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Niquisha Keith
4516 Somerton Rd
Feasterville Trevose, PA 19053-6753

Commenthsc, DOBI [DOBI]

From: Susan Funck <sfunck827@gmail.com>
Sent: Monday, October 10, 2022 12:24 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Susan Funck
14 Sam Dr
Tinton Falls, NJ 07724-4435

Commenthsc, DOBI [DOBI]

From: Bahrom Abdoulloev <bahrom85@yahoo.com>
Sent: Monday, October 10, 2022 12:23 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Bahrom Abdoulloev
898 W Lake Ave
Rahway, NJ 07065-1605

Commenthsc, DOBI [DOBI]

From: Vighnesh Jadav <jadavs@gmail.com>
Sent: Monday, October 10, 2022 12:24 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Vighnesh Jadav
6 Champlain Way
Franklin Park, NJ 08823-1720

Commenthsc, DOBI [DOBI]

From: Rachana Ramabadran <rvramabadran@hotmail.com>
Sent: Monday, October 10, 2022 12:22 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Rachana Ramabadran
11 Hackett Dr
Edison, NJ 08820-1078

Commenthsc, DOBI [DOBI]

From: Monique Summers <msilky123@gmail.com>
Sent: Monday, October 10, 2022 12:23 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Monique Summers
90 Osborne Ter
Newark, NJ 07108-1710

Commenthsc, DOBI [DOBI]

From: Stephanie Ford <hutchy73@aol.com>
Sent: Monday, October 10, 2022 12:22 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Stephanie Ford
1301 Mizzen Ave
Beachwood, NJ 08722-4307

Commenthsc, DOBI [DOBI]

From: Dennis Jenkins <dennis_jenkins@horizonblue.com>
Sent: Monday, October 10, 2022 12:22 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Dennis Jenkins
156 Hillcrest Ave
Cranford, NJ 07016-2665

Commenthsc, DOBI [DOBI]

From: CATHERINE TRAVAGLINE <Ctrav60@gmail.com>
Sent: Monday, October 10, 2022 12:21 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
CATHERINE TRAVAGLINE
2127 Polo Run Dr
Yardley, PA 19067-7262

Commenthsc, DOBI [DOBI]

From: Richard Garzon <Rich_Garzon@yahoo.com>
Sent: Monday, October 10, 2022 12:22 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Richard Garzon
33 May St
Hawthorne, NJ 07506-2637

Commenthsc, DOBI [DOBI]

From: Kate Radocchio <kradocchio@gmail.com>
Sent: Monday, October 10, 2022 12:20 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kate Radocchio
18 Rustic Ter
Little Silver, NJ 07739-1336

Commenthsc, DOBI [DOBI]

From: Eric Berman <eberman56@gmail.com>
Sent: Monday, October 10, 2022 12:20 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Eric Berman
1111 Prospect Ave
Elkins Park, PA 19027-3061

Commenthsc, DOBI [DOBI]

From: Sarah Jones <sarah_jones@horizonblue.com>
Sent: Monday, October 10, 2022 12:20 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Sarah Jones
252 Stirling Ave
Orange, NJ 07050-3029

Commenthsc, DOBI [DOBI]

From: Maliha Riaz <maliha.s.riaz@gmail.com>
Sent: Monday, October 10, 2022 12:18 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Maliha Riaz
51 Lake Dr W
Wayne, NJ 07470-5722

Commenthsc, DOBI [DOBI]

From: Chris Dates <chris_dates@horizonblue.com>
Sent: Monday, October 10, 2022 12:18 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Chris Dates
3 Penn Plz E
Newark, NJ 07105-2258

Commenthsc, DOBI [DOBI]

From: Susan Repmann <susanrepmann@gmail.com>
Sent: Monday, October 10, 2022 12:18 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Susan Repmann
397 Sidney Rd
Annandale, NJ 08801-3518

Commenthsc, DOBI [DOBI]

From: Cindy Arroyo <carroyo38@gmail.com>
Sent: Monday, October 10, 2022 12:18 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Cindy Arroyo
485 Broadway
Apt 10
Newark, NJ 07104-4048

Commenthsc, DOBI [DOBI]

From: Peter Campanella <peter.a.campanella@ieee.org>
Sent: Monday, October 10, 2022 12:17 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Peter Campanella
4 Jerome Smith Dr
Ocean, NJ 07712-3721

Commenthsc, DOBI [DOBI]

From: Helen McVicar <hmcvicar1@verizon.net>
Sent: Monday, October 10, 2022 12:18 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Helen McVicar
159 Casterline Rd
Denville, NJ 07834-3616

Commenthsc, DOBI [DOBI]

From: Maria Potosky <mpotosky2001@yahoo.com>
Sent: Monday, October 10, 2022 12:17 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Maria Potosky
26 Marudy Dr
Clinton, NJ 08809-1221

Commenthsc, DOBI [DOBI]

From: Betrice Thompson <bpowers25@yahoo.com>
Sent: Monday, October 10, 2022 12:16 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Betrice Thompson
529 Maple St
North Brunswick, NJ 08902-2984

Commenthsc, DOBI [DOBI]

From: Amruta Parkar <amruta_parkar@horizonblue.com>
Sent: Monday, October 10, 2022 12:17 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Amruta Parkar
4 Heather Ct
Plainsboro, NJ 08536-1948

Commenthsc, DOBI [DOBI]

From: Natalie Gahrmann <nataliegahrmann@comcast.net>
Sent: Monday, October 10, 2022 12:14 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Natalie Gahrmann
53 Winding Way
Hillsborough, NJ 08844-1608

Commenthsc, DOBI [DOBI]

From: veronica chappell <vschylton@optonline.net>
Sent: Monday, October 10, 2022 12:14 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
veronica chappell
125 Holland Rd
South Orange, NJ 07079-2705

Commenthsc, DOBI [DOBI]

From: Richard Whyte <richard_whyte@horizonblue.com>
Sent: Monday, October 10, 2022 12:13 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Richard Whyte
809 Bennetts Mills Rd
Jackson, NJ 08527-2754

Commenthsc, DOBI [DOBI]

From: meredith smith <meredith81876@hotmail.com>
Sent: Monday, October 10, 2022 12:12 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
meredith smith
1810 Lilly Ln
Jackson, NJ 08527-4143

Commenthsc, DOBI [DOBI]

From: Mohammed Mokhemar <mokhemar@hotmail.com>
Sent: Monday, October 10, 2022 12:12 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Mohammed Mokhemar
99 Troy Rd
East Hanover, NJ 07936-1326

Commenthsc, DOBI [DOBI]

From: Allison Levine RN <Allison_Levine@Horizonblue.com>
Sent: Monday, October 10, 2022 12:12 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Allison Levine RN
27 Gettysburg Dr
Howell, NJ 07731-9053

Commenthsc, DOBI [DOBI]

From: Joanne Ryan <josiebj@gmail.com>
Sent: Monday, October 10, 2022 12:11 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Joanne Ryan
23 Symor Dr
Morristown, NJ 07960-6527

Commenthsc, DOBI [DOBI]

From: Denise Slough <Denisepslough@gmail.com>
Sent: Monday, October 10, 2022 12:11 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Denise Slough
3 Oak Ct
Florence, NJ 08518-2600

Commenthsc, DOBI [DOBI]

From: Monica Johnson Hunt <mrshunt45@gmail.com>
Sent: Monday, October 10, 2022 12:10 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Monica Johnson Hunt
42 Fritz Dr
Sayreville, NJ 08872-2163

Commenthsc, DOBI [DOBI]

From: Loretta Washington <lorettaann@icloud.com>
Sent: Monday, October 10, 2022 12:10 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Loretta Washington
1125 Rivington St
Roselle, NJ 07203-2723

Commenthsc, DOBI [DOBI]

From: Melissa Gallipoli <melissablue2583@yahoo.com>
Sent: Monday, October 10, 2022 12:10 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Melissa Gallipoli
1617 Waters Edge Dr
Toms River, NJ 08753-2684

Commenthsc, DOBI [DOBI]

From: Catherine Kostrzewa <catherine_kostrzewa@horizonblue.com>
Sent: Monday, October 10, 2022 12:10 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Catherine Kostrzewa
17 Downing Rd
Hamilton Square, NJ 08690-2126

Commenthsc, DOBI [DOBI]

From: Donna Halligan <donna_halligan@horizonblue.com>
Sent: Monday, October 10, 2022 12:10 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Donna Halligan
12 Navesink Ave
North Middletown, NJ 07748-5748

Commenthsc, DOBI [DOBI]

From: Michael Morrone <Michael_Morrone@horizonblue.com>
Sent: Monday, October 10, 2022 12:09 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Michael Morrone
830 Pennsylvania Ave
Lyndhurst, NJ 07071-1323

Commenthsc, DOBI [DOBI]

From: paul zobitz <Paul_Zobitz@horizonblue.com>
Sent: Monday, October 10, 2022 12:09 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
paul zobitz
147 Vose Ave
Apt B2
South Orange, NJ 07079-2009

Commenthsc, DOBI [DOBI]

From: John Fischer <fischer_jf@yahoo.com>
Sent: Monday, October 10, 2022 12:09 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
John Fischer
2803 Carol Rd
Union, NJ 07083-4829

Commenthsc, DOBI [DOBI]

From: Kathleen Dwyer <kdwyer21@comcast.net>
Sent: Monday, October 10, 2022 12:10 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kathleen Dwyer
10 Cherry Tree Ln
Middletown, NJ 07748-1846

Commenthsc, DOBI [DOBI]

From: George Lopez <george_792@msn.com>
Sent: Monday, October 10, 2022 12:09 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
George Lopez
1 Anchor Rd
Barnegat, NJ 08005-1623

Commenthsc, DOBI [DOBI]

From: Diane McCarthy <drm37mccarthy@yahoo.com>
Sent: Monday, October 10, 2022 12:08 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Diane McCarthy
337 E Maple Ave
Lindenwold, NJ 08021-7526

Commenthsc, DOBI [DOBI]

From: Jay P <jdee03@hotmail.com>
Sent: Monday, October 10, 2022 12:08 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jay P
28 Bernadette Cir
Monmouth Junction, NJ 08852-2681

Commenthsc, DOBI [DOBI]

From: Jonathon Godbout <jlgodbout198@gmail.com>
Sent: Monday, October 10, 2022 12:08 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jonathon Godbout
206 Taylor Ln
Middletown, NJ 07748-1825

Commenthsc, DOBI [DOBI]

From: Paola Telias <pteliasb@gmail.com>
Sent: Monday, October 10, 2022 12:08 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Paola Telias
351 Dewitt Ave
Belleville, NJ 07109-2738

Commenthsc, DOBI [DOBI]

From: Felix Enriquez <reallyfelix@techbro.com>
Sent: Monday, October 10, 2022 12:08 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Felix Enriquez
58 Livingston Ave
Kearny, NJ 07032-1863

Commenthsc, DOBI [DOBI]

From: Katherine Iturralde <kiturraldern@gmail.com>
Sent: Monday, October 10, 2022 12:08 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Katherine Iturralde
149 Cheyenne St
Tinton Falls, NJ 07712-7754

Commenthsc, DOBI [DOBI]

From: Michael DeSimone <mdesimone2468@gmail.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Michael DeSimone
603 Tillinghast Turn
Scotch Plains, NJ 07076-4748

Commenthsc, DOBI [DOBI]

From: Alison Gary <ahlitvack@gmail.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Alison Gary
320 Willow St
Bordentown, NJ 08505-1730

Commenthsc, DOBI [DOBI]

From: MARCUS MALDONADO <MMARCUS8227@GMAIL.COM>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
MARCUS MALDONADO
149 Kelly Driver Rd
Laurel Springs, NJ 08021-5307

Commenthsc, DOBI [DOBI]

From: Karen Tutela <karent1231@gmail.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Karen Tutela
2540 Lindbergh Sq
Manchester, NJ 08759-4933

Commenthsc, DOBI [DOBI]

From: Dr Joan Monaco <Drjmonaco@gmail.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Dr Joan Monaco
382 Goritz Rd
Milford, NJ 08848-2024

Commenthsc, DOBI [DOBI]

From: Leyla Kleyman <lkleyman@yahoo.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Leyla Kleyman
19 Obal Ave
Unit A
Elmwood Park, NJ 07407-3116

Commenthsc, DOBI [DOBI]

From: Kathleen Bellardino <Kathleen_bellardino@horizonblue.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kathleen Bellardino
69 Cedar Ter
Parlin, NJ 08859-1148

Commenthsc, DOBI [DOBI]

From: Jeanne McGarry <jeannenyc@gmail.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jeanne McGarry
73 White Meadow Rd
Rockaway, NJ 07866-1901

Commenthsc, DOBI [DOBI]

From: Jaideep Mulchandani <jpmulch@hotmail.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jaideep Mulchandani
11 Sycamore Ct
Ramsey, NJ 07446-2700

Commenthsc, DOBI [DOBI]

From: Jared Ferguson <jaredbferguson@aol.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jared Ferguson
18 Delwood Rd
Chester, NJ 07930-2125

Commenthsc, DOBI [DOBI]

From: Amera Pitts <apitts04@yahoo.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Amera Pitts
10 Evergreen Ave
Apt 4
Newark, NJ 07114-1123

Commenthsc, DOBI [DOBI]

From: Liza-Jo Perlas-Quiray <lperlasq@comcast.net>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Liza-Jo Perlas-Quiray
51 Atlantic St
Metuchen, NJ 08840-2937

Commenthsc, DOBI [DOBI]

From: Uma Tewari <umatewari2012@gmail.com>
Sent: Monday, October 10, 2022 12:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Uma Tewari
33 Kinglet Dr S
Cranbury, NJ 08512-2130

Commenthsc, DOBI [DOBI]

From: Diana McCormack <dianamccormack@comcast.net>
Sent: Monday, October 10, 2022 12:06 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Diana McCormack
10 Bradford Dr
Shamong, NJ 08088-8600

Commenthsc, DOBI [DOBI]

From: Harry Mansure <hmansure@icloud.com>
Sent: Monday, October 10, 2022 12:06 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Harry Mansure
77 Greenbrook Dr
Columbus, NJ 08022-2324

Commenthsc, DOBI [DOBI]

From: Christopher Flodmand <gqflodmand@gmail.com>
Sent: Monday, October 10, 2022 12:06 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Christopher Flodmand
39 Kino Blvd
Trenton, NJ 08619-1451

Commenthsc, DOBI [DOBI]

From: Katherine Iturralde <kiturraldern@gmail.com>
Sent: Monday, October 10, 2022 12:06 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Katherine Iturralde
149 Cheyenne St
Tinton Falls, NJ 07712-7754

Commenthsc, DOBI [DOBI]

From: Kathy Nisivoccia <Knisi@aol.com>
Sent: Monday, October 10, 2022 12:06 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Kathy Nisivoccia
33 S Spring Garden Ave
Nutley, NJ 07110-1511

Commenthsc, DOBI [DOBI]

From: Eileen Hynes <eileen_hynes@horizonblue.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Eileen Hynes
12 Maiden Ln
Lynbrook, NY 11563-3217

Commenthsc, DOBI [DOBI]

From: Osvaldo Leon <mleon2002@yahoo.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Osvaldo Leon
1 Courtney Way
Red Bank, NJ 07701-5559

Commenthsc, DOBI [DOBI]

From: Lynn Waryn <kolelyn@aol.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Lynn Waryn
117 Sandra Pl
Brick, NJ 08724-7041

Commenthsc, DOBI [DOBI]

From: Jennifer Mooney <jmooney10512@gmail.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jennifer Mooney
24 Fordham Rd
Jackson, NJ 08527-2313

Commenthsc, DOBI [DOBI]

From: Eileen Hynes <eileen_hynes@horizonblue.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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12 Maiden Ln
Lynbrook, NY 11563-3217

Commenthsc, DOBI [DOBI]

From: Annmarie Ryan <annmarie_ryan@horizonblue.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Annmarie Ryan
320 Cokes Dr
Toms River, NJ 08753-4206

Commenthsc, DOBI [DOBI]

From: Joseph Scuderi <jdscuderi@optonline.net>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Joseph Scuderi
9 Flintlock Dr
Warren, NJ 07059-5014

Commenthsc, DOBI [DOBI]

From: Gregory Nocera <gregory_nocera@horizonblue.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Gregory Nocera
89 Phillip E Frank Way
Cliffwood, NJ 07721-1197

Commenthsc, DOBI [DOBI]

From: Jennifer Moran <jenie021@gmail.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Jennifer Moran
2603 Monmouth Blvd
Wall Township, NJ 07719-4517

Commenthsc, DOBI [DOBI]

From: Michael Rosenbaum <mrosenbaum58@yahoo.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Michael Rosenbaum
3 Penn Plz E
Newark, NJ 07105-2258

Commenthsc, DOBI [DOBI]

From: Jaselyn Wilson <jaselyn_wilson@horizonblue.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Jaselyn Wilson
2 Country Way
Lumberton, NJ 08048-9779

Commenthsc, DOBI [DOBI]

From: Todd Workinger <tworkinger@gmail.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Todd Workinger
148 Central Ave
West Caldwell, NJ 07006-7700

Commenthsc, DOBI [DOBI]

From: taaliba warden <liba30@yahoo.com>
Sent: Monday, October 10, 2022 12:04 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
taaliba warden
2156 Tyler St
Union, NJ 07083-5270

Commenthsc, DOBI [DOBI]

From: Sastry Taruvai <taruvai@yahoo.com>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Sastry Taruvai
13 Lily Rd
Edison, NJ 08820-1448

Commenthsc, DOBI [DOBI]

From: Shannon Hamilton <shanncass@yahoo.com>
Sent: Monday, October 10, 2022 12:04 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Shannon Hamilton
1469 Irving St
Apt 2B
Rahway, NJ 07065-4288

Commenthsc, DOBI [DOBI]

From: Lynn Ferrante <lynnferr10@gmail.com>
Sent: Monday, October 10, 2022 12:04 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Lynn Ferrante
77 White Meadow Rd
Rockaway, NJ 07866-1901

Commenthsc, DOBI [DOBI]

From: krzysztof czuprynski <krzysztof_czuprynski@horizonblue.com>
Sent: Monday, October 10, 2022 12:04 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
krzysztof czuprynski
1716 11th Ave
Toms River, NJ 08757-2133

Commenthsc, DOBI [DOBI]

From: Alison Banks-Moore <banksmoorea@aol.com>
Sent: Monday, October 10, 2022 10:04 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Alison Banks-Moore
22 Spalding Dr
Holmdel, NJ 07733-2387

Commenthsc, DOBI [DOBI]

From: Rob Ciaruffoli <robciaruffoli@gmail.com>
Sent: Monday, October 10, 2022 9:53 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Rob Ciaruffoli
19 Country Club Dr
Chatham, NJ 07928-1601

Commenthsc, DOBI [DOBI]

From: Peeter Naeris <pnaeris@yahoo.com>
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Peeter Naeris
49 Newman Ave
Verona, NJ 07044-2533

Commenthsc, DOBI [DOBI]

From: kristen olszewski <tko717@verizon.net >
Sent: Friday, October 14, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
kristen olszewski
53 Seeley Rd
Bridgeton, NJ 08302-9423

Commenthsc, DOBI [DOBI]

From: Michelle Ciancaglione <mickic769@verizon.net>
Sent: Monday, October 10, 2022 12:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Michelle Ciancaglione
6 Mansfield Dr
Sewell, NJ 08080-2073

Commenthsc, DOBI [DOBI]

From: yolanda smith <ysmith007@aol.com>
Sent: Monday, October 10, 2022 12:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
yolanda smith
319 Leland Pl
Hillside, NJ 07205-2717

Commenthsc, DOBI [DOBI]

From: Alison Banks-Moore <banksmoorea@aol.com>
Sent: Monday, October 10, 2022 9:51 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Alison Banks-Moore
22 Spalding Dr
Holmdel, NJ 07733-2387

Commenthsc, DOBI [DOBI]

From: Nichole R Snyder <nikkitoby116@gmail.com>
Sent: Sunday, October 16, 2022 7:02 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Nichole R Snyder
311 Leahy Ave
Swedesboro, NJ 08085-1036

Commenthsc, DOBI [DOBI]

From: Melissa Carlucci <melissa_carlucci@horizonblue.com>
Sent: Monday, October 17, 2022 9:08 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

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Sincerely,
Melissa Carlucci
26 Imlay Ln
Farmingdale, NJ 07727-1051

Commenthsc, DOBI [DOBI]

From: Clara Iurato <patty126464@gmail.com>
Sent: Monday, October 17, 2022 9:12 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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Sincerely,
Clara Iurato
12 Royal Ct
Apt A
Wayne, NJ 07470-7844

Commenthsc, DOBI [DOBI]

From: Leigh Hueston <LHueston1@gmail.com>
Sent: Monday, October 17, 2022 10:21 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

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As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for me. This change also ensures that Horizon can never be sold to a for-profit and preserves a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Leigh Hueston
1059 Sunny View Rd
Mountainside, NJ 07092-2122

Commenthsc, DOBI [DOBI]

From: DR. R LAURA WECHSLER <dralaura11@gmail.com>
Sent: Monday, October 17, 2022 11:44 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

As a not-for-profit, Horizon will continue to operate for the benefit of members like me. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
DR. R LAURA WECHSLER
108 Centre Blvd
Ste E
Marlton, NJ 08053-4132

Commenthsc, DOBI [DOBI]

From: Jamie Kim <jamie_kim@horizonblue.com>
Sent: Monday, October 17, 2022 12:51 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Jamie Kim
388 Parker Ave
Hackensack, NJ 07601-1832

Commenthsc, DOBI [DOBI]

From: Harriet Wortham <kcwthm@verizon.net>
Sent: Monday, October 17, 2022 3:55 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Harriet Wortham
12 Sullivan Way
East Brunswick, NJ 08816-1309

Commenthsc, DOBI [DOBI]

From: Olivia Inniss <olivia_inniss@horizonblue.com>
Sent: Monday, October 17, 2022 6:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Olivia Inniss
3 Main St
Ridgefield Park, NJ 07660-2212

Commenthsc, DOBI [DOBI]

From: Ryan McGinley <rmcginley20@gmail.com>
Sent: Tuesday, October 18, 2022 8:12 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Ryan McGinley
55 Walnut St
Beachwood, NJ 08722-3328

Commenthsc, DOBI [DOBI]

From: Ryan McGinley <rmcginley20@gmail.com>
Sent: Tuesday, October 18, 2022 8:12 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Sincerely,
Ryan McGinley
55 Walnut St
Beachwood, NJ 08722-3328

Commenthsc, DOBI [DOBI]

From: Jayashree Rao <jayashree_rao@horizonblue.com>
Sent: Tuesday, October 18, 2022 10:12 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Jayashree Rao
3 Penn Plz E
Newark, NJ 07105-2258

Commenthsc, DOBI [DOBI]

From: Dina Muccie <Dinam26@verizon.net>
Sent: Monday, October 10, 2022 12:06 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Please stand with me and all New Jerseyans for a better, more affordable health care system

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Commissioner Marlene Caride,

As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for my family and me.

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Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual. Thank you for your consideration.

Sincerely,
Dina Muccie
10 Andover Ct
Bordentown, NJ 08505-3162

Commenthsc, DOBI [DOBI]

From: Nerine Plummer <nerineplummer18@gmail.com>
Sent: Monday, October 03, 2022 9:02 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Nerine Plummer

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

Horizon has been a strong, reliable company in New Jersey and a model corporate citizen for decades. New Jersey should do all it can to support strong companies like Horizon and its more than 3.7 million members. Please approve their application so that they can continue to help New Jerseyans and their families get the care and services we need to be healthy.

Nerine Plummer
Budd Lake, NJ 07828

Commenthsc, DOBI [DOBI]

From: Madeline Juliano <madelinejuliano@gmail.com>
Sent: Monday, October 03, 2022 9:55 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Madeline Juliano

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Madeline Juliano
Magnolia, NJ 08049

Commenthsc, DOBI [DOBI]

From: Rosemarie Tuccillo <rosemarie.tuccillo@comcast.net>
Sent: Monday, October 03, 2022 11:03 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Rosemarie Tuccillo, retired

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Rosemarie Tuccillo
Hainesport, NJ 08036

Commenthsc, DOBI [DOBI]

From: Joanie Dwyer <joaniedwyer705@gmail.com>
Sent: Tuesday, October 11, 2022 1:12 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Joanie Dwyer, ui

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Joanie Dwyer
Denville, NJ 07834

Commenthsc, DOBI [DOBI]

From: Flavia Anderson <blackhopp9@gmail.com>
Sent: Tuesday, October 11, 2022 1:13 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Flavia Anderson

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Flavia Anderson
Port Norris, NJ 08349

Commenthsc, DOBI [DOBI]

From: Tavaglione Marily.n <tavaglioneemarilyn@g.aill.com>
Sent: Tuesday, October 11, 2022 1:19 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Tavaglione Marily.n

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Tavaglione Marily.n
, 08+59

Commenthsc, DOBI [DOBI]

From: Christopher McGuigan <jvmcguigan@comcast.net>
Sent: Tuesday, October 11, 2022 1:24 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Christopher McGuigan, cfz-installing

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Christopher McGuigan
Mount Royal, NJ 08061

Commenthsc, DOBI [DOBI]

From: Kathy Pelley <ktngl96989@gmail.com>
Sent: Wednesday, October 12, 2022 7:35 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Kathy Pelley, willows

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Kathy Pelley
Cliffwood, NJ 07721

Commenthsc, DOBI [DOBI]

From: Carolyn Arroyave <c.arroyave@hotmail.com>
Sent: Wednesday, October 12, 2022 7:35 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Carolyn Arroyave

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Carolyn Arroyave
Toms River, NJ 08753

Commenthsc, DOBI [DOBI]

From: Victor Stagnaro <vicrox0128@gmail.com>
Sent: Wednesday, October 12, 2022 7:39 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Victor Stagnaro, equilem

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Victor Stagnaro
Scotch Plains, NJ 07076

Commenthsc, DOBI [DOBI]

From: Charles Mccarthy <9192078241a@gmail.com>
Sent: Wednesday, October 12, 2022 7:42 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Charles Mccarthy

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Charles Mccarthy
Medford, NJ 08055

Commenthsc, DOBI [DOBI]

From: Lauren Clark <laurenineurope@gnail.com>
Sent: Wednesday, October 12, 2022 8:25 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Lauren Clark

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Lauren Clark
New York, NY 10022

Commenthsc, DOBI [DOBI]

From: Jeff Creswell <creswel2@gmail.com>
Sent: Wednesday, October 12, 2022 8:29 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Jeff Creswell

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Jeff Creswell
Chester, NJ 07930

Commenthsc, DOBI [DOBI]

From: John Jay <Corvettemanzr169@gmail.com>
Sent: Wednesday, October 12, 2022 9:07 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, John Jay

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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John Jay
Cliffside Park, NJ 07010

Commenthsc, DOBI [DOBI]

From: Shawneequa Samuels Sims <shawnsims45@icloud.com>
Sent: Wednesday, October 12, 2022 7:37 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Shawneequa Samuels Sims

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Shawneequa Samuels Sims
Clementon, NJ 08021

Commenthsc, DOBI [DOBI]

From: Henryka Dorobek kudla <henia2201@wp.pl>
Sent: Tuesday, October 11, 2022 1:13 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Henryka Dorobek kudla

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Henryka Dorobek kudla
Elizabeth, NJ 07202

Commenthsc, DOBI [DOBI]

From: Joseph Zutic <jdog221@hotmail.com>
Sent: Friday, October 14, 2022 7:46 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Joseph Zutic

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

Horizon has been a strong, reliable company in New Jersey and a model corporate citizen for decades. New Jersey should do all it can to support strong companies like Horizon and its more than 3.7 million members. Please approve their application so that they can continue to help New Jerseyans and their families get the care and services we need to be healthy. Medical expenses are ridiculously high and people need affordable healthcare because without it, families go broke if a family member needs hospitalization, even for just a week or surgery.

Joseph Zutic
Glenwood, NJ 07418

Commenthsc, DOBI [DOBI]

From: Marco Destine <marcodestine990@gmail.com>
Sent: Friday, October 14, 2022 7:36 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Marco Destine

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Marco Destine
Trenton, NJ 08628

Commenthsc, DOBI [DOBI]

From: Zoraida Jones <jzee36@hotmail.com>
Sent: Friday, October 14, 2022 7:38 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Zoraida Jones

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

Horizon has been a strong, reliable company in New Jersey and a model corporate citizen for decades. New Jersey should do all it can to support strong companies like Horizon and its more than 3.7 million members. Please approve their application so that they can continue to help New Jerseyans and their families get the care and services we need to be healthy.

Zoraida Jones
Millville, NJ 08332

Commenthsc, DOBI [DOBI]

From: Gerry Pace <gerrypace5@yahoo.com>
Sent: Friday, October 14, 2022 7:42 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Gerry Pace

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Gerry Pace
Morris Plains, NJ 07950

Commenthsc, DOBI [DOBI]

From: Eileen Seddon <browndogbrandy@yahoo.com>
Sent: Friday, October 14, 2022 7:39 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Eileen Seddon

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Eileen Seddon
Penns Grove, NJ 08069

Commenthsc, DOBI [DOBI]

From: Barbara Quirolgico <barbara.quirolgico@gmail.com>
Sent: Friday, October 14, 2022 7:39 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Barbara Quirolgico

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Barbara Quirolgico
Westwood, NJ 07675

Commenthsc, DOBI [DOBI]

From: Yesenia Aguilar <yaguilar1972@icloud.com>
Sent: Friday, October 14, 2022 7:33 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Yesenia Aguilar

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Yesenia Aguilar
Hopatcong, NJ 07843

Commenthsc, DOBI [DOBI]

From: Alvaro Anduze <alanduze62@gmail.com>
Sent: Friday, October 14, 2022 7:32 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Alvaro Anduze

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Alvaro Anduze
Kearny, NJ 07032

Commenthsc, DOBI [DOBI]

From: Glozer Sharon <s.glozer@yahoo.com>
Sent: Friday, October 14, 2022 7:35 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Glozer Sharon

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Glozer Sharon
Hightstown, NJ 08520

Commenthsc, DOBI [DOBI]

From: Madalyn Higgins <kmhiggs511@aol.com>
Sent: Wednesday, October 12, 2022 9:51 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Madalyn Higgins

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Madalyn Higgins
Avon By The Sea, NJ 07717

Commenthsc, DOBI [DOBI]

From: Cara Russell <cara.r.107@gmail.com>
Sent: Wednesday, October 12, 2022 9:49 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Cara Russell

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Cara Russell
Howell, NJ 07731

Commenthsc, DOBI [DOBI]

From: Patricia Santoro <psantoro@saintpeters.edu>
Sent: Wednesday, October 12, 2022 9:46 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Patricia Santoro

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Patricia Santoro
Jersey City, NJ 07302

Commenthsc, DOBI [DOBI]

From: Arabella West <awest2357@yahoo.com>
Sent: Wednesday, October 12, 2022 9:46 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Arabella West

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Arabella West
Vineland, NJ 08361

Commenthsc, DOBI [DOBI]

From: Mary DiGeronimo <mdch5372@gmail.com>
Sent: Wednesday, October 12, 2022 9:36 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Mary DiGeronimo

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Mary DiGeronimo
Toms River, NJ 08755

Commenthsc, DOBI [DOBI]

From: John Dybus <palgejohn@yahoo.com>
Sent: Wednesday, October 12, 2022 9:38 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, John Dybus, retired

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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John Dybus
Lumberton, NJ 08048

Commenthsc, DOBI [DOBI]

From: Or Harazi <orharazi12@gmail.com>
Sent: Wednesday, October 12, 2022 9:40 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Or Harazi

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Or Harazi
Lakewood, NJ 08701

Commenthsc, DOBI [DOBI]

From: Pittari Donna <donna.pitt1@hotmail.com>
Sent: Wednesday, October 12, 2022 9:43 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Pittari Donna

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Pittari Donna
Nutley, NJ 07110

Commenthsc, DOBI [DOBI]

From: Candie Jackson <ejackson0206@yahoo.com>
Sent: Wednesday, October 12, 2022 9:16 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Candie Jackson

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Candie Jackson
Newark, NJ 07108

Commenthsc, DOBI [DOBI]

From: Antoinette Palmer <kprpamp@yahoo.com>
Sent: Wednesday, October 12, 2022 9:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Antoinette Palmer

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Antoinette Palmer
Wharton, NJ 07885

Commenthsc, DOBI [DOBI]

From: Barbara Leone <petlion62@gmail.com>
Sent: Wednesday, October 12, 2022 9:21 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Barbara Leone

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Barbara Leone
Rockaway, NJ 07866

Commenthsc, DOBI [DOBI]

From: David Annand <masschine16@gmail.com>
Sent: Wednesday, October 12, 2022 9:18 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, David Annand

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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David Annand
Ridgefield, NJ 07657

Commenthsc, DOBI [DOBI]

From: Pam Reed <p541reed@comcast.net>
Sent: Wednesday, October 12, 2022 9:14 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Pam Reed

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Pam Reed
Woodstown, NJ 08098

Commenthsc, DOBI [DOBI]

From: Drea Santiago leano <dreasantiago1269@gmail.com>
Sent: Wednesday, October 12, 2022 9:16 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Drea Santiago leano

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Drea Santiago leano
, 08332

Commenthsc, DOBI [DOBI]

From: Judith Caballero <jcaballero50@verizon.net>
Sent: Wednesday, October 12, 2022 9:12 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Judith Caballero

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Judith Caballero
Brick, NJ 08723

Commenthsc, DOBI [DOBI]

From: Annette Nagpal <annettenagpal@gmail.com>
Sent: Wednesday, October 12, 2022 9:10 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Annette Nagpal

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Annette Nagpal
Dayton, NJ 08810

Commenthsc, DOBI [DOBI]

From: Judith Hansen-Evans <judiths48@yahoo.com>
Sent: Wednesday, October 12, 2022 9:07 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Judith Hansen-Evans, horizon-bcbs-omnia

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Judith Hansen-Evans
Kendall Park, NJ 08824

Commenthsc, DOBI [DOBI]

From: Andre Neal <nealsr.andre@yahoo.com>
Sent: Wednesday, October 12, 2022 8:37 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Andre Neal

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Andre Neal
Absecon, NJ 08201

Commenthsc, DOBI [DOBI]

From: kechun song <songkechun625@gmail.com>
Sent: Wednesday, October 12, 2022 8:36 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, kechun song

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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kechun song
Princeton Junction, NJ 08550

Commenthsc, DOBI [DOBI]

From: Miguel Pacas <miguelpacas@aol.com>
Sent: Wednesday, October 12, 2022 8:34 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Miguel Pacas, family-home

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Miguel Pacas
Old Bridge, NJ 08857

Commenthsc, DOBI [DOBI]

From: Natalia Rohena <nataliarohena21@gmail.com>
Sent: Wednesday, October 12, 2022 8:31 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Natalia Rohena

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Natalia Rohena
Trenton, NJ 08611

Commenthsc, DOBI [DOBI]

From: By Coppola <coppola2357@yahoo.com>
Sent: Wednesday, October 12, 2022 8:25 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, By Coppola

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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By Coppola
Hollywood, FL 33019

Commenthsc, DOBI [DOBI]

From: Sapna Mudaliar <mudaliarsapna04@gmail.com>
Sent: Wednesday, October 12, 2022 8:32 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Sapna Mudaliar

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Sapna Mudaliar
Edison, NJ 08817

Commenthsc, DOBI [DOBI]

From: Sunilda Perdomo <sunildaperdomo@gmail.com>
Sent: Wednesday, October 12, 2022 8:26 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Sunilda Perdomo, horizon-blue-cross-blue-shield-new-jersey

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Sunilda Perdomo
Montclair, NJ 07043

Commenthsc, DOBI [DOBI]

From: Artemio Cano <artemiocano1151@hotmail.com>
Sent: Wednesday, October 12, 2022 8:30 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Artemio Cano

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

Horizon has been a strong, reliable company in New Jersey and a model corporate citizen for decades. New Jersey should do all it can to support strong companies like Horizon and its more than 3.7 million members. Please approve their application so that they can continue to help New Jerseyans and their families get the care and services we need to be healthy.

Artemio Cano
Rochelle Park, NJ 07662

Commenthsc, DOBI [DOBI]

From: Andrea Miller <poly.50m.am@gmail.com>
Sent: Tuesday, October 11, 2022 1:25 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Andrea Miller

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Andrea Miller
Trenton, NJ 08610

Commenthsc, DOBI [DOBI]

From: Charles Picardi <charlespicardi@ymail.com>
Sent: Tuesday, October 11, 2022 1:26 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Charles Picardi

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Charles Picardi
Sicklerville, NJ 08081

Commenthsc, DOBI [DOBI]

From: Gerry Pace <gerrypace5@yahoo.com>
Sent: Tuesday, October 11, 2022 1:21 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Gerry Pace

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion by in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Gerry Pace
Morris Plains, NJ 07950

Commenthsc, DOBI [DOBI]

From: Stacy Shannon <stacyshannon623@gmail.com>
Sent: Tuesday, October 11, 2022 1:15 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Stacy Shannon

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Stacy Shannon
Vineland, NJ 08360

Commenthsc, DOBI [DOBI]

From: Cynthia Benitez <queenredruby75@gmail.com>
Sent: Tuesday, October 11, 2022 1:21 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Cynthia Benitez

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Cynthia Benitez
Belleville, NJ 07109

Commenthsc, DOBI [DOBI]

From: Susan jAFFE <susysnowflake2002@yahoo.com>
Sent: Friday, October 14, 2022 7:44 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Susan jAFFE

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Susan jAFFE
Union, NJ 07083

Commenthsc, DOBI [DOBI]

From: Thelma Wimbs <bfhutton@aol.com>
Sent: Monday, October 03, 2022 7:17 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Thelma Wimbs

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Thelma Wimbs
Iselin, NJ 08830

Commenthsc, DOBI [DOBI]

From: Bella Carmiel <bilhacarmiel45@gmail.com>
Sent: Sunday, October 16, 2022 8:19 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Bella Carmiel

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Bella Carmiel
Red Bank, NJ 07701

Commenthsc, DOBI [DOBI]

From: Sandy Cizmarik <scizmarik@comcast.net>
Sent: Sunday, October 16, 2022 8:20 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Sandy Cizmarik

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Sandy Cizmarik
Beverly, NJ 08010

Commenthsc, DOBI [DOBI]

From: Jackie Keegan <jackkeg1960@gmail.com>
Sent: Sunday, October 16, 2022 8:20 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Jackie Keegan

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Jackie Keegan
Manahawkin, NJ 08050

Commenthsc, DOBI [DOBI]

From: CARYN MARTIN <caryn_martin@horizonblue.com>
Sent: Sunday, October 16, 2022 8:20 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, CARYN MARTIN, horizon-bcbsnj

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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CARYN MARTIN
Fords, NJ 08863

Commenthsc, DOBI [DOBI]

From: Mary ALACS <maryalacs@gmail.com>
Sent: Sunday, October 16, 2022 8:23 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Mary ALACS

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Mary ALACS
Howell, NJ 07731

Commenthsc, DOBI [DOBI]

From: Lauren Clark <laurenineurope@gmail.com>
Sent: Sunday, October 16, 2022 8:25 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Lauren Clark

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Lauren Clark
New York, NY 10022

Commenthsc, DOBI [DOBI]

From: Karen Wilson <karenwilson094@gmail.com>
Sent: Sunday, October 16, 2022 8:26 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Karen Wilson

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Karen Wilson
Allendale, NJ 07401

Commenthsc, DOBI [DOBI]

From: William Gatti <gattb@comcast.net>
Sent: Sunday, October 16, 2022 8:27 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, William Gatti

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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William Gatti
Voorhees, NJ 08043

Commenthsc, DOBI [DOBI]

From: William Sandoval <ovalsinthesand@gmail.com>
Sent: Sunday, October 16, 2022 8:35 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, William Sandoval, home

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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William Sandoval
Budd Lake, NJ 07828

Commenthsc, DOBI [DOBI]

From: Deborah Harris <deborahharris011@gmail.com>
Sent: Sunday, October 16, 2022 8:35 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Deborah Harris

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Deborah Harris
Atlantic City, NJ 08401

Commenthsc, DOBI [DOBI]

From: Gloria Cruz <osita123459@gmail.com>
Sent: Sunday, October 16, 2022 8:37 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Gloria Cruz

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Gloria Cruz
Keyport, NJ 07735

Commenthsc, DOBI [DOBI]

From: Gerri Thornton <gthornton106@gmail.com>
Sent: Sunday, October 16, 2022 8:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Gerri Thornton

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Gerri Thornton
Oaklyn, NJ 08107

Commenthsc, DOBI [DOBI]

From: Robert Mefford <robertmefford3@gmail.com>
Sent: Sunday, October 16, 2022 8:42 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Robert Mefford, feilon-brothers-landscaping

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Robert Mefford
Budd Lake, NJ 07828

Commenthsc, DOBI [DOBI]

From: Francisco Espana <franciscoespana17@gmail.com>
Sent: Sunday, October 16, 2022 8:50 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Francisco Espana

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Francisco Espana
New Brunswick, NJ 08901

Commenthsc, DOBI [DOBI]

From: Alessia Aron <alessia.aron@gmail.com>
Sent: Sunday, October 16, 2022 8:52 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Alessia Aron

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Alessia Aron
East Brunswick, NJ 08816

Commenthsc, DOBI [DOBI]

From: Gabriella Aron <garonaron@gmail.com>
Sent: Sunday, October 16, 2022 8:52 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Gabriella Aron

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Gabriella Aron
East Brunswick, NJ 08816

Commenthsc, DOBI [DOBI]

From: Lauren Clark <laurenineurope@gmail.com>
Sent: Sunday, October 16, 2022 8:58 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Lauren Clark

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Lauren Clark
New York, NY 10022

Commenthsc, DOBI [DOBI]

From: Keith Harvey <keithrharvey@gmail.com>
Sent: Sunday, October 16, 2022 9:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Keith Harvey

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Keith Harvey
Ramsey, NJ 07446

Commenthsc, DOBI [DOBI]

From: Kamini Puri <kaminiberi@gmail.com>
Sent: Sunday, October 16, 2022 9:04 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Kamini Puri

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Kamini Puri
Avenel, NJ 07001

Commenthsc, DOBI [DOBI]

From: Donna Martin <acrafty1dm@gmail.com>
Sent: Sunday, October 16, 2022 9:05 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Donna Martin

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Donna Martin
Port Republic, NJ 08241

Commenthsc, DOBI [DOBI]

From: Amy Moranz <amymfed@gmail.com>
Sent: Sunday, October 16, 2022 9:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Amy Moranz

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Amy Moranz
Toms River, NJ 08757

Commenthsc, DOBI [DOBI]

From: Treneika Smith <streneika@gmail.com>
Sent: Sunday, October 16, 2022 9:07 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Treneika Smith, medicaid

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Treneika Smith
East Orange, NJ 07018

Commenthsc, DOBI [DOBI]

From: Joan Brown <jcamb716@gmail.com>
Sent: Sunday, October 16, 2022 9:11 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Joan Brown

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Joan Brown
Cranford, NJ 07016

Commenthsc, DOBI [DOBI]

From: Lourdes Rivera <lashorty27@hotmail.com>
Sent: Sunday, October 16, 2022 9:17 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Lourdes Rivera, social-security

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

Horizon has been a strong, reliable company in New Jersey and a model corporate citizen for decades. New Jersey should do all it can to support strong companies like Horizon and its more than 3.7 million members. Please approve their application so that they can continue to help New Jerseyans and their families get the care and services we need to be healthy.

Lourdes Rivera
Roselle, NJ 07203

Commenthsc, DOBI [DOBI]

From: MARIBEL VARGAS <maribelclass@hotmail.com>
Sent: Sunday, October 16, 2022 9:25 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, MARIBEL VARGAS

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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MARIBEL VARGAS
Hackensack, NJ 07601

Commenthsc, DOBI [DOBI]

From: my thoughts <abcdefg@test123.com>
Sent: Sunday, October 16, 2022 9:27 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, my thoughts, my-company

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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my thoughts
Nassau, NY 12123

Commenthsc, DOBI [DOBI]

From: Sandra Choi <sandchoi@gmail.com>
Sent: Sunday, October 16, 2022 9:34 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Sandra Choi

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Sandra Choi
Fort Lee, NJ 07024

Commenthsc, DOBI [DOBI]

From: Michael Martin <michael.martin@dobi.nj.gov>
Sent: Sunday, October 16, 2022 9:30 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Michael Martin, nj-dobi

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Michael Martin
Trenton, NJ 08625

Commenthsc, DOBI [DOBI]

From: Karen Hudzik <KEHBUBS@AOL.COM>
Sent: Sunday, October 16, 2022 9:38 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Karen Hudzik

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Karen Hudzik
Roselle, NJ 07203

Commenthsc, DOBI [DOBI]

From: Joan Gallagher <jogal224@aol.com>
Sent: Sunday, October 16, 2022 9:32 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Joan Gallagher, retired

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Joan Gallagher
Manchester Township, NJ 08759

Commenthsc, DOBI [DOBI]

From: Donna Leone <leonedj@yahoo.com>
Sent: Sunday, October 16, 2022 9:22 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Donna Leone

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Donna Leone
Carlstadt, NJ 07072

Commenthsc, DOBI [DOBI]

From: Deborah Fitzgerald <dfitz.1954@yahoo.com>
Sent: Sunday, October 16, 2022 9:22 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Deborah Fitzgerald

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Deborah Fitzgerald
Bridgewater, NJ 08807

Commenthsc, DOBI [DOBI]

From: John Marotta <katijohm@yahoo.com>
Sent: Sunday, October 16, 2022 9:19 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, John Marotta

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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John Marotta
Elmwood Park, NJ 07407

Commenthsc, DOBI [DOBI]

From: Robert Bugai <robertbugai@cs.com>
Sent: Sunday, October 16, 2022 9:12 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Robert Bugai

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Robert Bugai
North Arlington, NJ 07031

Commenthsc, DOBI [DOBI]

From: Lynnette Myland <lynnie.mann@yahoo.com>
Sent: Sunday, October 16, 2022 9:00 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Lynnette Myland, teacher

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Lynnette Myland
, 08205

Commenthsc, DOBI [DOBI]

From: Rlba Quesada <elbaquesada@yahoo.com>
Sent: Sunday, October 16, 2022 8:56 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Rlba Quesada, the-phoenix-center

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Rlba Quesada
Newark, NJ 07104

Commenthsc, DOBI [DOBI]

From: Katarina Suric <katarinasuric@yahoo.com>
Sent: Sunday, October 16, 2022 8:46 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Katarina Suric

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Katarina Suric
Leonias, NJ 07605

Commenthsc, DOBI [DOBI]

From: Judith Hansen-Evans <judiths48@yahoo.com>
Sent: Sunday, October 16, 2022 8:39 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Judith Hansen-Evans, autism-asd

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Judith Hansen-Evans
Kendall Park, NJ 08824

Commenthsc, DOBI [DOBI]

From: Edie Battle <ebattle23@yahoo.com>
Sent: Sunday, October 16, 2022 8:32 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Edie Battle

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Edie Battle
Millstone Township, NJ 08510

Commenthsc, DOBI [DOBI]

From: Louis5½ppppp Campolo <campolo3@yahoo.com>
Sent: Sunday, October 16, 2022 8:53 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Louis5½ppppp Campolo

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Louis5½ppppp Campolo
Egg Harbor Township, NJ 08234

Commenthsc, DOBI [DOBI]

From: Barbara Capalbo <thecondocop@aol.com>
Sent: Sunday, October 16, 2022 8:30 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Barbara Capalbo

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Barbara Capalbo
Belleville, NJ 07109

Commenthsc, DOBI [DOBI]

From: Katherine Beggiato <kbeggiato@yahoo.com>
Sent: Sunday, October 16, 2022 8:28 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Katherine Beggiato

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Katherine Beggiato
, 08844-3454

Commenthsc, DOBI [DOBI]

From: Annette Blackinger <amblackinger@yahoo.com>
Sent: Sunday, October 16, 2022 8:24 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Annette Blackinger

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Annette Blackinger
Clifton, NJ 07012

Commenthsc, DOBI [DOBI]

From: Ada Castellon <adaluzcastellon@icloud.com>
Sent: Sunday, October 16, 2022 9:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Ada Castellon, horizon

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Ada Castellon
Atlantic City, NJ 08401

Commenthsc, DOBI [DOBI]

From: Barbara Lessig <RBRCMLessig@me.com>
Sent: Sunday, October 16, 2022 9:14 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Barbara Lessig, n-a-2

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Barbara Lessig
Westville, NJ 08093

Commenthsc, DOBI [DOBI]

From: María José Zapata Ovalle <mariazapata0225@icloud.com>
Sent: Sunday, October 16, 2022 9:18 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, María José Zapata Ovalle

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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María José Zapata Ovalle
Trenton, NJ 08629

Commenthsc, DOBI [DOBI]

From: Stacey Daily <dstaceyd8@gmail.com>
Sent: Monday, October 17, 2022 8:06 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Stacey Daily

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Stacey Daily
Camden, NJ 08104

Commenthsc, DOBI [DOBI]

From: Melinda Lee Hall 19 <mh6704935@gmail.com>
Sent: Monday, October 17, 2022 8:09 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Melinda Lee Hall 19

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Melinda Lee Hall 19
Cherry Hill, NJ 08034

Commenthsc, DOBI [DOBI]

From: Jorge Luis Torres Estevez <jorgeluisestevez@gmail.com>
Sent: Monday, October 17, 2022 8:15 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Jorge Luis Torres Estevez

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Jorge Luis Torres Estevez
, Hola

Commenthsc, DOBI [DOBI]

From: Nurse Amandy <nurseamandy@gmail.com>
Sent: Monday, October 17, 2022 8:21 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Nurse Amandy

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Nurse Amandy
Branchville, NJ 07826

Commenthsc, DOBI [DOBI]

From: Leonisa Fernandez <machulatiadedr2882@gmail.com>
Sent: Monday, October 17, 2022 8:24 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Leonisa Fernandez

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Leonisa Fernandez
Union City, NJ 07087

Commenthsc, DOBI [DOBI]

From: Barbara Grieco <barbarag4167@gmail.com>
Sent: Monday, October 17, 2022 8:25 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Barbara Grieco

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Barbara Grieco
Lodi, NJ 07644

Commenthsc, DOBI [DOBI]

From: Rachel Holleran <rachelholleran1973@gmail.com>
Sent: Monday, October 17, 2022 8:27 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Rachel Holleran

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Rachel Holleran
Egg Harbor Township, NJ 08234

Commenthsc, DOBI [DOBI]

From: Nefertiti Reddick <nefertireddic10@gmail.com>
Sent: Monday, October 17, 2022 8:28 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Nefertiti Reddick

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Nefertiti Reddick
Trenton, NJ 08618

Commenthsc, DOBI [DOBI]

From: Antoinette Conley <antoinette_conley@yahoo.com>
Sent: Monday, October 17, 2022 8:28 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Antoinette Conley

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

Horizon has been a strong, reliable company in New Jersey and a model corporate citizen for decades. New Jersey should do all it can to support strong companies like Horizon and its more than 3.7 million members. Please approve their application so that they can continue to help New Jerseyans and their families get the care and services we need to be healthy.

Antoinette Conley
Sayreville, NJ 08872

Commenthsc, DOBI [DOBI]

From: Alyssa Siegel <alyssa564@gmail.com>
Sent: Monday, October 17, 2022 8:31 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Alyssa Siegel

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Alyssa Siegel
East Brunswick, NJ 08816

Commenthsc, DOBI [DOBI]

From: Karen Wilson <karenwilson094@gmail.com>
Sent: Monday, October 17, 2022 8:33 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Karen Wilson

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Karen Wilson
Allendale, NJ 07401

Commenthsc, DOBI [DOBI]

From: sheila tomlinson <sheilat136@gmail.com>
Sent: Monday, October 17, 2022 8:36 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, sheila tomlinson

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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sheila tomlinson
Whippany, NJ 07981

Commenthsc, DOBI [DOBI]

From: Fotios Kunis <fotiosk136@gmail.com>
Sent: Monday, October 17, 2022 8:38 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Fotios Kunis

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Fotios Kunis
East Hanover, NJ 07936

Commenthsc, DOBI [DOBI]

From: John Jay <Corvettemanzr169@gmail.com>
Sent: Monday, October 17, 2022 8:38 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, John Jay

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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John Jay
Fort Lee, NJ 07024

Commenthsc, DOBI [DOBI]

From: Jordan Luna <jordanstevenlunvi@gmail.com>
Sent: Monday, October 17, 2022 8:41 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Jordan Luna

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Jordan Luna
Newark, NJ 07104

Commenthsc, DOBI [DOBI]

From: Sandra Mayers <sandraallmond6@gmail.com>
Sent: Monday, October 17, 2022 8:43 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Sandra Mayers

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Sandra Mayers
Carteret, NJ 07008

Commenthsc, DOBI [DOBI]

From: Lisa Smith <81lisasmith@gmail.com>
Sent: Monday, October 17, 2022 8:45 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Lisa Smith, horizon

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Lisa Smith
Penns Grove, NJ 08069

Commenthsc, DOBI [DOBI]

From: Vivian Shields <quietwolf13@aol.com>
Sent: Monday, October 17, 2022 8:47 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Vivian Shields

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Vivian Shields
, 07869-1809

Commenthsc, DOBI [DOBI]

From: Michael Swanson <swaney101@yahoo.com>
Sent: Monday, October 17, 2022 8:47 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Michael Swanson

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Michael Swanson
Pennsville, NJ 08070

Commenthsc, DOBI [DOBI]

From: Jamie Ressler <Jmressler17@gmail.com>
Sent: Monday, October 17, 2022 8:51 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Jamie Ressler

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Jamie Ressler
Mendham, NJ 07945

Commenthsc, DOBI [DOBI]

From: DAVID FERRY <hobe2006@aol.com>
Sent: Monday, October 17, 2022 8:53 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, DAVID FERRY

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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DAVID FERRY
Pennsauken, NJ 08110

Commenthsc, DOBI [DOBI]

From: Ralph Julia <ciagrman@aol.com>
Sent: Monday, October 17, 2022 8:54 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Ralph Julia

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Ralph Julia
Sewell, NJ 08080

Commenthsc, DOBI [DOBI]

From: Lisa Bendzak <lisabendzak@gmail.com>
Sent: Monday, October 17, 2022 9:00 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Lisa Bendzak

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Lisa Bendzak
Hopatcong, NJ 07843

Commenthsc, DOBI [DOBI]

From: Hilary GoldFarhoud <hilarygold55@gmail.com>
Sent: Monday, October 17, 2022 9:01 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Hilary GoldFarhoud, retired

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Hilary GoldFarhoud
Wayne, NJ 07470

Commenthsc, DOBI [DOBI]

From: Gerges Fam <georgefam@yahoo.com>
Sent: Monday, October 17, 2022 9:02 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Gerges Fam

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Gerges Fam
Toms River, NJ 08757

Commenthsc, DOBI [DOBI]

From: Danny Montes <danny.franco9montes@gmail.com>
Sent: Monday, October 17, 2022 9:05 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Danny Montes, donald-driwal

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Danny Montes
Plainfield, NJ 07060

Commenthsc, DOBI [DOBI]

From: Arabella West <awest2357@yahoo.com>
Sent: Monday, October 17, 2022 9:07 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Arabella West

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Arabella West
Vineland, NJ 08361

Commenthsc, DOBI [DOBI]

From: Barbara Quirolgico <barbara.quirolgico@gmail.com>
Sent: Monday, October 17, 2022 9:07 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Barbara Quirolgico

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Barbara Quirolgico
Westwood, NJ 07675

Commenthsc, DOBI [DOBI]

From: Josué R Reyes <sindyr168@gmail.com>
Sent: Monday, October 17, 2022 9:08 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Josué R Reyes, wellcare

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Josué R Reyes
Elizabethport, NJ 07206

Commenthsc, DOBI [DOBI]

From: Marybeth Ford <fmarybethford27@gmail.com>
Sent: Monday, October 17, 2022 9:10 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Marybeth Ford

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Marybeth Ford
Ocean Grove, NJ 07756

Commenthsc, DOBI [DOBI]

From: wanida suttiwongsing <wanida.suttiwongsing@gmail.com>
Sent: Monday, October 17, 2022 9:12 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, wanida suttiwongsing

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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wanida suttiwongsing
Palisades Park, NJ 07650

Commenthsc, DOBI [DOBI]

From: Enrique Pintado <henrybelievenreceive45@gmail.com>
Sent: Monday, October 17, 2022 9:14 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Enrique Pintado

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Enrique Pintado
Woodbridge, NJ 07095

Commenthsc, DOBI [DOBI]

From: Norman Newman <n_old63@yahoo.com>
Sent: Monday, October 17, 2022 9:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Norman Newman, better-paving

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Norman Newman
Farmingdale, NJ 07727

Commenthsc, DOBI [DOBI]

From: Randall Greenman <randallg15@me.com>
Sent: Monday, October 17, 2022 9:19 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Randall Greenman

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Randall Greenman
Garfield, NJ 07026

Commenthsc, DOBI [DOBI]

From: Deborah Harris <deborahharris011@gmail.com>
Sent: Monday, October 17, 2022 9:21 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Deborah Harris

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Deborah Harris
Atlantic City, NJ 08401

Commenthsc, DOBI [DOBI]

From: Susan Jones <suejones194@gmail.com>
Sent: Monday, October 17, 2022 10:06 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Susan Jones

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Susan Jones
, 070134311

Commenthsc, DOBI [DOBI]

From: Meeta Pandya <manishatbhatt@hotmail.com>
Sent: Monday, October 17, 2022 10:09 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Meeta Pandya, none

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Meeta Pandya
Cherry Hill, NJ 08003

Commenthsc, DOBI [DOBI]

From: Viki Pearson <viki.pearson6886@gmail.com>
Sent: Monday, October 17, 2022 10:11 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Viki Pearson

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Viki Pearson
Clementon, NJ 08021

Commenthsc, DOBI [DOBI]

From: Eleanor Darby <ellierae49@comcast.net>
Sent: Monday, October 17, 2022 10:14 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Eleanor Darby

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Eleanor Darby
Vineland, NJ 08360

Commenthsc, DOBI [DOBI]

From: William Golubiewski <spendthrift1946@icloud.com>
Sent: Monday, October 17, 2022 10:16 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, William Golubiewski, neutral

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

Horizon has been a strong, reliable company in New Jersey and a model corporate citizen for decades. New Jersey should do all it can to support strong companies like Horizon and its more than 3.7 million members. Please approve their application so that they can continue to help New Jerseyans and their families get the care and services we need to be healthy.

William Golubiewski
Edison, NJ 08837

Commenthsc, DOBI [DOBI]

From: Monica Rodriguez <rodriguez381981@gmail.com>
Sent: Monday, October 17, 2022 10:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Monica Rodriguez, horizon

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Monica Rodriguez
Hoboken, NJ 07030

Commenthsc, DOBI [DOBI]

From: Joan Ramos Rua <jconciencia@yahoo.com>
Sent: Monday, October 17, 2022 10:18 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Joan Ramos Rua, rj-ultimate-transport-llc

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Joan Ramos Rua
Vineland, NJ 08360

Commenthsc, DOBI [DOBI]

From: Nancy Vasconi <nanz1115@aol.com>
Sent: Monday, October 17, 2022 10:18 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Nancy Vasconi

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Nancy Vasconi
Pompton Lakes, NJ 07442

Commenthsc, DOBI [DOBI]

From: Ilene Sierchio Sierchio <ilenesierchio@gmail.com>
Sent: Monday, October 17, 2022 10:20 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Ilene Sierchio Sierchio, horizon-is-ours

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Ilene Sierchio Sierchio
Fairfield, NJ 07004

Commenthsc, DOBI [DOBI]

From: Chip Hallock <challock@newarkrbp.org>
Sent: Monday, October 17, 2022 10:23 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Chip Hallock, newark-regional-business-partnership

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Chip Hallock
, 07102-5567

Commenthsc, DOBI [DOBI]

From: Diane Willerth <willerth2000@yahoo.com>
Sent: Monday, October 17, 2022 10:23 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Diane Willerth

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Diane Willerth
Haworth, NJ 07641

Commenthsc, DOBI [DOBI]

From: Kathleen Albano <kathleen.albano@yahoo.com>
Sent: Monday, October 17, 2022 10:26 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Kathleen Albano

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Kathleen Albano
Sparta, NJ 07871

Commenthsc, DOBI [DOBI]

From: RON GRAVINO <ron@rongravino.com>
Sent: Monday, October 17, 2022 10:27 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, RON GRAVINO

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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RON GRAVINO
Edison, NJ 08817

Commenthsc, DOBI [DOBI]

From: michelle fox <arosmtangel@aol.com>
Sent: Monday, October 17, 2022 10:29 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, michelle fox

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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michelle fox
Keansburg, NJ 07734

Commenthsc, DOBI [DOBI]

From: Ethel Joiner <chante513@optimum.net>
Sent: Monday, October 17, 2022 10:31 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Ethel Joiner

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Ethel Joiner
Newark, NJ 07102

Commenthsc, DOBI [DOBI]

From: Robert Mercado <rpmercado@gmail.com>
Sent: Monday, October 17, 2022 10:34 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Robert Mercado

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Robert Mercado
Point Pleasant Beach, NJ 08742

Commenthsc, DOBI [DOBI]

From: Maryellen McGrath <mmcgrath@idecorp.com>
Sent: Monday, October 17, 2022 10:35 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Maryellen McGrath, ide

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Maryellen McGrath
Edison, NJ 08837

Commenthsc, DOBI [DOBI]

From: Donna Sisco <donnamcbarron@gmsil.com>
Sent: Monday, October 17, 2022 10:38 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Donna Sisco, n-a-2

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Donna Sisco
Asbury Park, NJ 07712

Commenthsc, DOBI [DOBI]

From: Ilyssa Wesche <lyssabee@hotmail.com>
Sent: Monday, October 17, 2022 10:40 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Ilyssa Wesche, woodbridge

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Ilyssa Wesche
Woodbridge, NJ 07095

Commenthsc, DOBI [DOBI]

From: Michele Jaker <mjaker@me.com>
Sent: Monday, October 17, 2022 10:40 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Michele Jaker

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Michele Jaker
Woodbridge, NJ 07095

Commenthsc, DOBI [DOBI]

From: Gayle Boushay-Lombardi <gaylelombardi@comcast.net>
Sent: Monday, October 17, 2022 10:41 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Gayle Boushay-Lombardi

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Gayle Boushay-Lombardi
Rumson, NJ 07760

Commenthsc, DOBI [DOBI]

From: Andrew Lake <lakean1@live.com>
Sent: Monday, October 17, 2022 10:43 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Andrew Lake, retired

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Andrew Lake
Plainfield, NJ 07060

Commenthsc, DOBI [DOBI]

From: Laura Matos <lauraematos@gmail.com>
Sent: Monday, October 17, 2022 10:44 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Laura Matos

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Laura Matos
, 077'9

Commenthsc, DOBI [DOBI]

From: lynne baka <Lynnebaka123@gmail.com>
Sent: Monday, October 17, 2022 10:46 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, lynne baka

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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lynne baka
Annandale, NJ 08801

Commenthsc, DOBI [DOBI]

From: Michele Barkley-Williams <barkleywilliams1@gmail.com>
Sent: Monday, October 17, 2022 10:46 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Michele Barkley-Williams

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Michele Barkley-Williams
Toms River, NJ 08757

Commenthsc, DOBI [DOBI]

From: Ellen Thumm <mylulugirl05@outlook.com>
Sent: Monday, October 17, 2022 10:49 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Ellen Thumm

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Ellen Thumm
Hazlet, NJ 07730

Commenthsc, DOBI [DOBI]

From: Cynthia Lucas <butterbudda@gmail.com>
Sent: Monday, October 17, 2022 10:51 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Cynthia Lucas

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Cynthia Lucas
Moorestown, NJ 08057

Commenthsc, DOBI [DOBI]

From: Gina Grippa <ggrippa0719@yahoo.com>
Sent: Monday, October 17, 2022 10:52 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Gina Grippa, n-a

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Gina Grippa
Oak Ridge, NJ 07438

Commenthsc, DOBI [DOBI]

From: Barbara Reyes <barb0724@gmail.com>
Sent: Monday, October 17, 2022 10:54 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Barbara Reyes

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Barbara Reyes
Manchester Township, NJ 08759

Commenthsc, DOBI [DOBI]

From: Sheila Glover <sheila554@msn.com>
Sent: Monday, October 17, 2022 10:54 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Sheila Glover

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Sheila Glover
Edison, NJ 08820

Commenthsc, DOBI [DOBI]

From: Elvin Hernandez <elvinamadorgatito2000@gmail.com>
Sent: Monday, October 17, 2022 11:47 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Elvin Hernandez,
, construccion

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Elvin Hernandez
Newark, NJ 07105

Commenthsc, DOBI [DOBI]

From: Nelia Rementilla <neliarementilla@yahoo.com>
Sent: Monday, October 17, 2022 3:31 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Nelia Rementilla

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Nelia Rementilla
Emerson, NJ 07630

Commenthsc, DOBI [DOBI]

From: Cristian Molina <cristianmolina@gmail.com>
Sent: Monday, October 17, 2022 3:32 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Cristian Molina, none

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Cristian Molina
Bloomfield, NJ 07003

Commenthsc, DOBI [DOBI]

From: Cara Russell <cara.r.107@gmail.com>
Sent: Monday, October 17, 2022 3:33 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Cara Russell

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Cara Russell
Howell, NJ 07731

Commenthsc, DOBI [DOBI]

From: Claudia Drocea <claudiadrocea@yahoo.com>
Sent: Monday, October 17, 2022 3:34 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Claudia Drocea

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Claudia Drocea
Lakewood, NJ 08701

Commenthsc, DOBI [DOBI]

From: Wendy Watson <wendywatson47@icloud.com>
Sent: Monday, October 17, 2022 5:22 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Wendy Watson

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

Horizon has been a strong, reliable company in New Jersey and a model corporate citizen for decades. New Jersey should do all it can to support strong companies like Horizon and its more than 3.7 million members. Please approve their application so that they can continue to help New Jerseyans and their families get the care and services we need to be healthy.

Wendy Watson
Mickleton, NJ 08056

Commenthsc, DOBI [DOBI]

From: Donna Dzadik <donnadzadik98@gmail.com>
Sent: Monday, October 17, 2022 5:22 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Donna Dzadik

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Donna Dzadik
Closter, NJ 07624

Commenthsc, DOBI [DOBI]

From: Anyass Mohammed <babakhamalami@yahoo.com>
Sent: Monday, October 17, 2022 8:44 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Anyass Mohammed

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Anyass Mohammed
, 07106

Commenthsc, DOBI [DOBI]

From: Wendy Mays <farmerellaw@gmail.com>
Sent: Monday, October 17, 2022 8:44 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Wendy Mays

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Wendy Mays
Pleasantville, NJ 08232

Commenthsc, DOBI [DOBI]

From: Wendy Mays <farmerellaw@gmail.com>
Sent: Monday, October 17, 2022 8:44 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Wendy Mays

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Wendy Mays
Pleasantville, NJ 08232

Commenthsc, DOBI [DOBI]

From: John Marotta <katijohm@yahoo.com>
Sent: Monday, October 17, 2022 8:47 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, John Marotta

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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John Marotta
Elmwood Park, NJ 07407

Commenthsc, DOBI [DOBI]

From: Cynthia Hamilton <cynthiajohn1987@verizon.net>
Sent: Monday, October 17, 2022 8:21 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Cynthia Hamilton

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Cynthia Hamilton
Hackensack, NJ 07601

Commenthsc, DOBI [DOBI]

From: Tina Vain <tinavain@yahoo.com>
Sent: Monday, October 17, 2022 8:19 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Tina Vain

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Tina Vain
Newfield, NJ 08344

Commenthsc, DOBI [DOBI]

From: B M <christianmom413@yahoo.com>
Sent: Monday, October 17, 2022 8:17 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, B M

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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B M
, 08201-1331

Commenthsc, DOBI [DOBI]

From: person robin <robinnests@aol.com>
Sent: Monday, October 17, 2022 8:13 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, person robin

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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person robin
West Orange, NJ 07052

Commenthsc, DOBI [DOBI]

From: Sandra Gray <scjgray@verizon.net>
Sent: Monday, October 17, 2022 8:10 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Sandra Gray

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Sandra Gray
Forked River, NJ 08731

Commenthsc, DOBI [DOBI]

From: Hassana Swinton <hassanas7@aol.com>
Sent: Monday, October 17, 2022 8:06 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Hassana Swinton

I write to you to enthusiastically support Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company. For consumers like me, this will mean better, more affordable and more convenient health care. In addition, these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full-time jobs and additional tax revenue approaching \$62 million for New Jersey.

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Hassana Swinton
East Orange, NJ 07017

Commenthsc, DOBI [DOBI]

From: Christian Fuscarino <fuscarino@gardenstateequality.org>
Sent: Tuesday, October 18, 2022 10:13 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Garden State Equality's comment in support of Horizon

Good afternoon Commissioner. Hello my name is Christian Fuscarino and I am the Executive Director at Garden State Equality.

Garden State Equality urges the Department of Banking and Insurance to approve Horizon Healthcare Services, Inc's application to become a not-for-profit mutual holding company.

New Jersey's LGBTQ community is representative of why outside-the-box thinking is a vital component of providing quality, affordable health care. Our community's needs go beyond basic care, especially when it is often difficult to find a doctor or health care provider who will ask us the kinds of questions and provide the kind of understanding we need.

Horizon understands the difficulties that face our community and they are trying to do something about it. For years, Horizon has supported Garden State Equality's Map and Expand Program.

Through this program, we are building a map of LGBTQ-affirming health care providers across New Jersey. We are also developing a website portal so members of the LGBTQ can easily find them.

Horizon has also supported our Adverse Childhood Experiences (ACEs) Self-Healing Community Model, which addresses the impact of trauma and ACEs on mental and physical health among LGBTQ+ and other marginalized communities.

Horizon has proactively worked with us to make these efforts a reality. They have seen the needs of our community and are actively trying to meet those needs.

Actions like these are why we support Horizon's application. The proposed change does not benefit the interests of the policyholders of the health service corporation or will treat them inequitably. We would argue this change will create benefits that will be felt well beyond Horizon's policyholders.

The proposed change would allow Horizon to do more for its 3.6 million members, many of whom are LGBTQ. It will allow Horizon to further support programs just like Map and Expand but on a larger scale, one that benefits even *more* New Jerseyans.

I can't tell you how important it is to the LGBTQ Community to have a local health insurer that works to understand our issues, one that is willing to listen to and act on our concerns. We urge you to approve their application, and make sure they continue to be an important business leader in New Jersey.

Commenthsc, DOBI [DOBI]

From: Harvey Mishkin <hmishkin@amt-nj.com>
Sent: Tuesday, October 18, 2022 3:40 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Horizon BCBS Application for Non Profit Mutual
Attachments: 20221017124912616.pdf

Please see our attached comments regarding the Horizon BCBS Application for Non-Profit Mutual

Thank you.

Harvey Mishkin
Chief Operating Officer
Association Member Trust

 Tel: [973-379-1090](tel:973-379-1090) Ext. 241 | Fax: [973-379-3658](tel:973-379-3658)
 hmishkin@amt-nj.com
 www.amt-nj.com
 636 Morris Turnpike, Suite 2A
Short Hills, NJ 07078



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Association Member TrustSM

More Options. More Health.

Statement in support of Horizon Blue Cross Blue Shield's
Application to become a Not-For-Profit Mutual

October 17, 2022

Good afternoon Commissioner Caride,

My name is Harvey Mishkin, and I am the Chief Operating Officer with Association Member Trust. I appear before you to offer my strong support for Horizon Blue Cross and Blue Shield of New Jersey's application to become a not-for-profit-mutual holding company.

Association Member Trust provides group health coverage in accordance with NJ MEWA law to over 2,100 company members located in New Jersey. We have partnered with Horizon to provide our members with one of the largest provider networks in the state as well with top notch claim processing services. I believe the change in Horizon's form would allow our partnership to grow and ensure that Horizon policyholders have access to high-quality, affordable health care options in New Jersey.

By approving this change, you will support businesses, organizations, and health care professionals who rely and work with Horizon.

We ask that the Department of Banking and Insurance to approve Horizon's application.

Thank you.

Harvey I. Mishkin
Chief Operating Officer

Commenthsc, DOBI [DOBI]

From: Amirah Hussain <Amirah.Hussain@njchamber.com>
Sent: Monday, October 03, 2022 3:23 PM
To: Commenthsc, DOBI [DOBI]
Cc: Egenton, Michael
Subject: [EXTERNAL] RE: NJ Health Service Corporation Reorganization, Amirah Hussain, New Jersey Chamber of Commerce
Attachments: Horizon BCBS Hearing Testimony 10.06.22.pdf; Horizon BCBS Hearing Testimony 10.06.2022.docx

Good Afternoon,

Attached is the New Jersey Chamber's updated testimony. Please disregard the previous document submitted and use this for the record.

Best,



Amirah Hussain
Director of Government Relations
(O) 609-989-7888 x104
(M) 609-712-1996
New Jersey Chamber of Commerce
216 West State Street, Trenton, NJ 08608

[Web](#) | [Facebook](#) | [Twitter](#) | [LinkedIn](#)

From: Amirah Hussain
Sent: Friday, September 30, 2022 3:56 PM
To: 'commenthsc@dobi.nj.gov' <commenthsc@dobi.nj.gov>
Cc: Michael Egenton <Michael.Egenton@njchamber.com>
Subject: NJ Health Service Corporation Reorganization, Amirah Hussain, New Jersey Chamber of Commerce

Good Afternoon,

Please see the NJ Chamber of Commerce's testimony for the NJ Department of Banking and Insurance Hearing on Thursday October 6, 2022.

Best,



Amirah Hussain
Director of Government Relations
(O) 609-989-7888 x104
(M) 609-712-1996
New Jersey Chamber of Commerce
216 West State Street, Trenton, NJ 08608

[Web](#) | [Facebook](#) | [Twitter](#) | [LinkedIn](#)



New Jersey Chamber of Commerce
216 West State Street, Trenton, NJ 08608
njchamber.com | (609) 989-7888
#NJChamberNow

October 6, 2022

State of New Jersey
Department of Banking and Insurance
Office of the Commissioner
PO Box 325
20 West State Street
Trenton, NJ 08625-035

Dear Commissioner Caride:

The New Jersey State Chamber of Commerce enthusiastically supports Horizon Blue Cross Blue Shield of New Jersey's application to reorganize as a not-for-profit mutual holding company.

The backbone of every business is the talented and dedicated team of employees who bring to life its mission. Helping employees care for their health is not only critical to success, it is also one of the greatest challenges New Jersey employers face as the cost of health care continues to rise and employee needs and expectations evolve. Year after year, surveys of employers regularly report that dealing with this challenge is a, and often THE, top challenge.

For nearly 90 years, Horizon has been New Jersey's hometown health insurer. It has been a reliable and trusted partner to thousands of employers and millions of customers. Today, more New Jerseyans carry a Horizon insurance card in their wallet than any other health insurer. New Jersey's employers and their employees need Horizon to remain a strong, agile, and responsive health insurance partner.

If the reorganization is approved by the Department of Banking and Insurance, Horizon will gain the flexibility it needs to continue to evolve, invest and innovate to improve health care quality, affordability and convenience. Approval will put Horizon in position to compete on a level playing field with other health insurers while reaffirming their longstanding mission and historical responsibilities as a not-for-profit that exists solely for the benefit of its customers and members.

A reorganized Horizon will be positioned to deliver for customers in a healthcare marketplace that is changing rapidly as major disruptors like Apple, Google, Amazon and others change how we deliver health care. That will not only be good for employers, it will be good for New Jersey.

According to an independent study, investments spurred by this change will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full time jobs and additional tax revenue approaching \$62 million for New Jersey.

Horizon has demonstrated its commitment to lead and deliver. Whether it be rising to meet needs that have traditionally been beyond the reach of health insurers through its ground-breaking social determinants initiatives, its leadership in developing lower cost generic drugs, or its best-in-class partnerships with the health systems and physicians New Jerseyans trust for care a better Horizon will be better for New Jersey.

New Jersey's success depends on an economy that is thriving and attractive to employers. This change will help make New Jersey more affordable and more appealing to the businesses we need to attract and retain.

New Jersey should do all it can to support strong companies like Horizon and its more than 3.6 million members by approving it's application to re-organize.

As always, thank you for allowing the New Jersey State Chamber of Commerce the opportunity to provide input on this important matter.



Commenthsc, DOBI [DOBI]

From: Conner-Ross, Ethan <Conner-Ross@EconsultSolutions.com>
Sent: Tuesday, October 04, 2022 4:41 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Ethan Conner-Ross, Econsult Solutions, Inc.
Attachments: ESI Written Testimony NJ DOBI 100622.pdf; Horizon Form Change Economic Impact FINAL.pdf

Attached is my written testimony for the Oct 6, 2022 hearing regarding the NJ Health Service Corporation Reorganization.

I am also attaching an Economic Impact Report dated April 2019 as an Appendix to my testimony.

Ethan Conner-Ross
Sr. Vice President and Principal
Econsult Solutions, Inc.
www.econsultsolutions.com
215-717-2777
conner_ross@econsultsolutions.com

Submitted Written Testimony to the**New Jersey Department of Banking and Insurance: October 6, 2022****Potential Economic Impact of Horizon Blue Cross and Blue Shield of New Jersey's Reorganization**

My name is Ethan Conner-Ross and I am Senior Vice President and Principal at Econsult Solutions, Inc., a Philadelphia-based consulting firm specializing in economics and public policy. Our firm was retained by Horizon to study the economic impact of their proposed corporate restructuring. We produced an April 2019 report on the potential economic impacts within New Jersey from Horizon's proposed reorganization and presented our findings in testimony to the State Legislature. I appreciate this opportunity to share these findings with the Department today. Our economic analysis and report is submitted as an appendix to my testimony.

Our study considers several categories of potential economic benefits. The reorganization will allow Horizon to invest in companies and products that align with its business strategy of offering more innovative models and services to its customers. The New Jersey firms that receive direct investment from Horizon would have the ability to grow their businesses, increasing their hiring, research and purchasing activities on an ongoing basis.

These enhanced offerings will also increase Horizon's competitiveness and in turn its operating activity relative to the status quo. Additional operations mean additional spending by Horizon on its employees and on purchases of goods and services in New Jersey, all of which create further spillover impacts within the state economy. The additional economic activity from investment and operating

(41049937:1)

Potential Economic Impacts of Horizon's Reorganization

impacts also grows the state's tax base by creating income and enhancing private sector business activity within the state.

The study quantifies impacts from investments, operating activity and tax revenue over a ten-year period. These impacts are expressed as the net difference between projected activity levels under the reorganization and under the status quo. Estimates of the size of each of these impacts within the New Jersey economy are reviewed in turn below.

While this study does not directly quantify benefits to members, the economic impacts it describes are a function of Horizon's ability to enhance the services that it provides its customers. Enhanced services will make Horizon more competitive relative to its national counterparts, which are headquartered outside of the state. This dynamic means that as the health care needs of New Jersey's residents are better served, a greater level of employment and economic activity stays within New Jersey, rather than flowing out of the state.

Estimates within the report are based on the best available information as of the time they were produced in April 2019. As such, the study pre-dates the COVID pandemic and its impacts on the health care market, and it is reflective of the impacts of the re-organization as contemplated at that time. Current data and projections indicate that Horizon's market position remains broadly similar, and that the reorganization is anticipated to have substantially similar effects to those anticipated pre-COVID.

Analysis in the report covers a ten-year time window running from 2019-2028, which is now substantially underway. The estimates in the report should be understood as indicative of differences in impacts over the first ten years with and without a reorganization, rather than specific to the analysis years chosen.

Investment Impacts

Horizon's reorganization will allow it to invest in a variety of areas that will enable it to offer more innovative management models, services, and products. Potential opportunities include improvements to member experiences, and increased use of technology to provide care more efficiently regardless of where customers live or their stage in life. This approach will improve Horizon's efficiencies and product offerings, allowing it to better compete and serve its customers.

From an economic standpoint, these investments stimulate additional business activity in and of themselves. The firms that receive direct investment from Horizon would have the ability to grow their businesses, increasing their hiring, research and purchasing activities. This results in an annual flow of increased activity and employment, rather than a one-time infusion. To the degree that these investments are in New Jersey businesses, this increase in activity would also have spillover effects in the state economy from increased employment and purchasing activity.

By design, these investments will be flexible to emerging technologies and trends, and the investment amounts and precise nature of the business structure, timing and location is therefore unknown. Accordingly, impact estimates are developed for each \$100 million invested in firms located within the state and are necessarily inexact.

Each \$100 million in investments in New Jersey firms is projected to generate \$206 million in additional economic output within New Jersey over a ten-year period, supporting 920 full-time equivalent (FTE) job-years and \$76 million in employee compensation. In Year 10, statewide economic output attributable to these investments is estimated at \$23 million, supporting 100 FTE jobs and \$8 million in employee compensation.

Potential Economic Impacts of Horizon's Reorganization

Operating Impacts

Horizon's operations and employment footprint in New Jersey are enabled by revenues from the services and products that it offers its customers. Enhancements in Horizon's offerings therefore translate to greater employment and purchasing activity within the state economy.

Investments enabled by the proposed reorganization would allow Horizon to innovate its management models, products, and services, enhancing its offerings while reducing the rate of cost growth. These improved products and services will help Horizon to better retain and build its customer base relative to the status quo. The resulting differential in enrollment and revenue will allow Horizon to support a greater level of operating activity in New Jersey.

Crucially, Horizon is locally based, while its main competitors are headquartered outside the state. Horizon's headquarters are located in Newark (in Essex County), with satellite offices in Mount Laurel (Burlington County), West Trenton (Mercer County), Wall (Monmouth County) and Pennington (Mercer County). This means that enrollment, associated employment, and purchasing activity by Horizon leads to additional jobs and expenditures within New Jersey.

By contrast, its primary competitors are based outside of New Jersey, with headquarters in Minnesota (United), Connecticut (Aetna), and Indiana (Anthem). While these firms each have satellite locations in New Jersey, the centralization of functions at other sites means that as they gain market share in New Jersey, their employment and purchasing footprint in New Jersey does not necessarily increase proportionally. Therefore, transfers in the customer base from Horizon to these firms will typically result in a net loss of operating activity and employment in New Jersey.

Improvements that make Horizon's offerings more attractive to customers, resulting in higher enrollment totals relative to the status quo, necessitate supporting expenditures by Horizon on the range of activities supporting its operations, most notably its workforce. Expenditures circulating within

About Econsult Solutions, Inc.

This report was produced by Econsult Solutions, Inc. ("ESI"). ESI is a Philadelphia-based economic consulting firm that provides businesses and public policy makers with economic consulting services in urban economics, real estate economics, transportation, public infrastructure, development, public policy and finance, community and neighborhood development, planning, as well as expert witness services for litigation support. Its principals are nationally recognized experts in urban development, real estate, government and public policy, planning, transportation, non-profit management, business strategy and administration, as well as litigation and commercial damages. Staff members have outstanding professional and academic credentials, including active positions at the university level, wide experience at the highest levels of the public policy process and extensive consulting experience.

1. Background and Introduction

Horizon Blue Cross Blue Shield of New Jersey ("Horizon") is the largest payer of health insurance services in the state of New Jersey and has offered health insurance services and products to New Jersey families and businesses since 1932. Headquartered in Newark, Horizon is a not-for-profit health service corporation and an independent licensee of the Blue Cross and Blue Shield Association.

Horizon's business activities are governed in part by regulations related to its status as a not-for-profit health service corporation. Horizon is exploring a technical change in corporate form to a not-for-profit mutual holding company.² This change would maintain Horizon's not-for-profit status but would allow it to better innovate its products to meet the needs of its customers throughout New Jersey.

Econsult Solutions, Inc. (ESI) has been commissioned by Horizon to develop third-party estimates of the statewide economic and fiscal impact of the proposed form change. ESI is a leading provider of economic impact analysis in a range of fields including health care, higher education, transportation and real estate, and has extensive experience within the state of New Jersey.

This analysis uses detailed projections of Horizon's investments, operations and product offerings under both the "Form Change" and the "Status Quo" scenarios to evaluate the net differential in statewide economic impact attributable to the proposed form change over the ten-year period from 2019-2028.

Economic Benefits from the Proposed Form Change

Horizon's ability to meet the changing needs of its customers depends on its ability to make investments of its own. A change in form will allow Horizon to invest in a range of areas that address people's healthcare needs in ways that complement Horizon's existing offerings. Horizon is interested in supporting a range of services (often using technology-based or innovative care models) including student insurance, senior insurance, enhanced access to doctors and nurses, value-based care, and programs addressing behavioral and social determinants of health.

These potential investments would strengthen Horizon's core products by allowing it to pursue innovative management models and offer a wider range of services and products to new and existing customers. These new models, services and products are essential to Horizon's goal of reducing the rate of cost growth over time ("bending the cost curve"). These reductions would translate into lower rates of growth in premiums for customers, resulting in savings for individuals and businesses throughout New Jersey relative to the status quo.

Horizon's ability to execute the strategy outlined above depends on the proposed form change, which would enable the investments that, in turn, enhance Horizon's offerings and management models.

² This report offers no legal judgements or expertise as to allowable activities within Horizon's current form or under the form change. This report accepts the representations of Horizon and its legal counsel on these matters.

Horizon's implementation of this strategy would have direct and indirect impacts on the New Jersey economy that are quantified within this analysis:

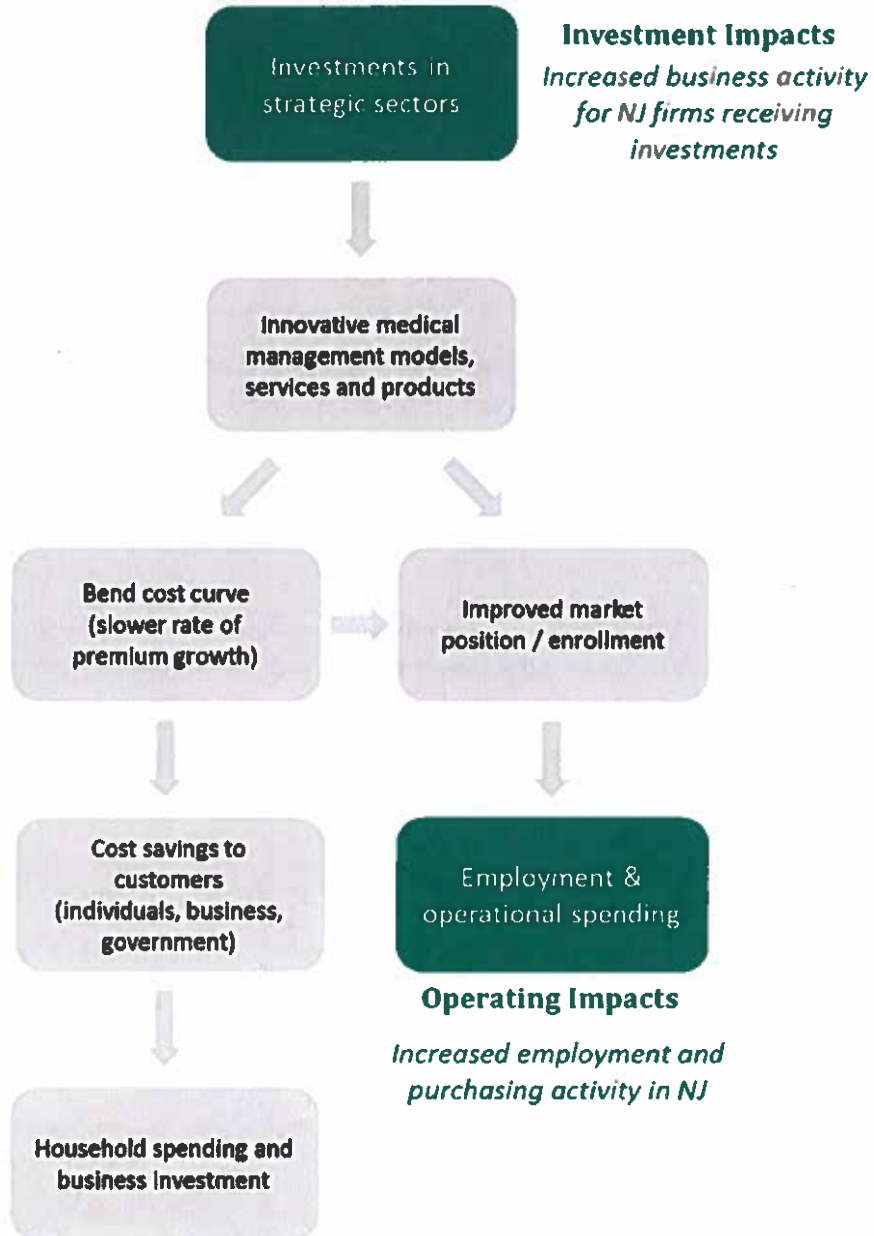
- **Investment Impacts:** The firms that receive direct investment from Horizon would have the ability to grow their businesses, increasing their hiring, research and purchasing activities. This would have spillover effects in the state economy from spending by their employees and suppliers.
- **Operating Impacts:** Horizon's operations and employment footprint in New Jersey are enabled by revenues from the services and products that it offers its customers. Enhancements in Horizon's offerings therefore translate to greater employment and purchasing activity within the state economy.

The potential to bend the cost curve for Horizon's customers also has important economic implications. Reductions in the rate of premium cost growth would represent a direct savings to Horizon's customers, including individuals, businesses and government. These savings would be recirculated in the state economy in the form of household spending and business investments, which generate a catalytic impact, increasing economic activity and employment across a range of sectors. These potential benefits are outside of the scope of those impacts quantified in this study.

Ultimately, the improved product offerings and reduced rate of premium growth for the state's largest payer would make New Jersey a more attractive place to live, and a more competitive place to start, grow, or move a business.

Figure 1.1 on the following page diagrams the flow of activity relevant to Horizon's strategy, outlining in green the categories of economic impact on the state economy quantified in this analysis.

Figure 1.1: Categories of Impact from Proposed Form Change



Economic Impact Methodology

Economic impacts of the proposed form change are expressed in this report as the *net difference* between anticipated statewide economic activity over the ten-year period from 2019-2028 attributable to Horizon under two scenarios:

- A **"Form Change"** scenario in which Horizon changes its form and pursues the strategy outlined above, making investments that enhance its offerings and bend the cost curve over time.
- A **"Status Quo"** scenario in which Horizon is unable to make these investments, and experiences a continued erosion of its market share, benefitting out of state competitors.

Projections for each scenario are developed by ESI from a mix of operational data and projections provided by Horizon.³

Differentials in direct activity in each of these categories are then modeled in terms of their spillover effects within the state economy. In an interconnected economy, each dollar of direct expenditure triggers additional waves of spending through indirect effects (additional supply chain activity related to the initial spending) and induced effects (the recirculation additional labor income) in the state economy. These effects are modeled in this analysis using IMPLAN, an industry-standard framework which relies on the relationships between sectors to estimate the spillover impacts of initial activity within the New Jersey economy (excluding any impacts occurring outside of the state). Economic impact is the sum of direct, indirect and induced effects.

Differences in economic activity levels also translate to differences in employment and associated earnings, which are also estimated through the IMPLAN framework. Employment is expressed in full-time equivalent (FTE) job-years, and earnings are expressed as employee compensation, which is inclusive of both wages and benefits. A job-year represents a full-year of employment, though it does not necessarily correspond to a given employee or position. Job-year totals over multiple years can also be annualized to reflect the average number of additional jobs in a given year.

Differences in activity levels also translate into differences in tax revenues collections for the state of New Jersey. This analysis uses a custom fiscal model based on observed relationships between tax collections and economic activity of various types (i.e. effective rates) to translate the increases in activity estimates by IMPLAN into attendant tax revenue results for the state of New Jersey. In light of Horizon's not-for-profit status, adjustments are also made to properly distinguish taxable and non-taxable activity types.

³ Note that both scenarios assume identical activity levels in 2019, due to the time required to execute the proposed form change and the lag in time until the investments it enables reflect in changes in models, products and services. Accordingly, the net differentials expressed throughout the analysis in practice reflect differentials over the nine-year period from 2020-2028. Importantly, economic impacts from the difference between scenarios will continue to accrue beyond 2028, those projections beyond a ten-year window begin to lose a reasonable degree of precision. Net differences for the year 2028 are presented throughout this report to reflect the differences in annualized level at the end of the period, which serve as a proxy for differences that may be anticipated to extend beyond the time period.

2. Investment Impacts

Horizon's proposed form change will allow it to invest in a variety of areas that will enable it to offer more innovative management models, services, and products. This strategy will allow Horizon to bend the cost curve and better compete and serve its customers. In addition, the investments will stimulate additional business activity for these areas. This section considers the stimulative effects to the firms receiving the investments, while later sections detail impacts on Horizon's operations and on its customers.

A change in form will allow Horizon to invest in a variety of areas related to Horizon's core business. Incorporating innovative approaches to patient care will help Horizon to address people's health care needs regardless of where they live or their stage of life. These investments will also help Horizon transform its operating model, impacting both Horizon's cost structure and the services that it delivers to its customers.

Potential opportunities include improvements to member experiences, including:

- The use of analytics to flag possible health issues relevant to individual patients;
- 24/7 remote concierge care for seniors to arrange appointments and schedule transportation;
- Online access to doctors and 24/7 access to nurses;
- Services that connect at-risk patients to prevention plans fitting their needs and lifestyle; and
- Increase focus on behavioral and social health challenges, including mental illness, therapy and counseling for substance abuse, and enhanced access via clinics and social service programs.

In addition, potential opportunities to utilize technology to provide care more efficiently include:

- New technologies like automated checklists, outreach lists, and feedback reports to help care managers and physicians increase efficiency; and
- New technologies to improve key business infrastructure like information technology and analytics.

New Jersey Economic Impact

By design, these investments will be flexible to emerging technologies and trends, and the investment amounts and precise nature of the business structure, timing and location is therefore unknown. Accordingly, impact estimates are developed for each \$100 million invested in the firms located within the state and are necessarily inexact.

From an economic standpoint, these investments would allow the targeted firms to increase their annual level of operations. Impacts are therefore modeled as an annualized flow of operating activity

(rather than a one-time infusion of activity) for firms within the targeted sectors.⁴ This additional revenue would allow firms to increase their employment and purchasing activity, growing both their direct and spillover activity accordingly.

Each \$100 million in investments in New Jersey firms is projected to generate \$206 million in additional economic output within New Jersey over a ten-year period, supporting 920 FTE job-years⁵ and \$76 million in employee compensation (see Figure 2.2).

In Year 10, statewide economic output attributable to these investments is estimated at \$23 million, supporting 100 FTE jobs and \$8 million in employee compensation

Figure 2.1: New Jersey Economic Impact from each \$100 Million in In-State Investments, 2019-2028

Investment Impacts	2019-2028 Total	Year 10 (2028)
Direct Output (\$M)	\$100	\$11
Indirect & Induced Output (\$M)	\$106	\$12
Total Output (\$M)	\$206	\$23
Employment Supported (FTE job-years)	920	100
Employee Compensation (\$M)	\$76	\$8

Source: ESI (2019), IMPLAN (2015)

Note: Rows and Columns may not sum due to rounding

It is also possible that Horizon's investment could allow these firms to leverage economies of scale or attract additional capital as a result of their increased activity levels. These potential additional benefits are excluded from this analysis.

While these investments generate economic activity and a return on investment to Horizon in and of themselves, they have far greater downstream effects on Horizon's business and on its customers. The technologies and capabilities of these firms will enhance the services and products that Horizon offers to its customers, and improve Horizon's operating efficiency, reducing the rate of cost growth. This combination of enhanced service and reduced cost growth will make Horizon more competitive and, in turn, will increase Horizon's level of operating activity in New Jersey under the form change relative to the status quo, generating additional effects on the state economy through added spending by households and businesses.

⁴ Based on Horizon's current plans, investments are allocated as follows for the purpose of this calculation: 50% in member-centric healthcare (modeled as direct health and medical insurers); 35% in operating model transformation (modeled as custom computer programming services) and 15% in healthcare value transformation (modeled as medical consulting services).

⁵ Job years reflect a single year of full-time employment. When expressed over a multi-year time frame, these figures do not reflect a unique number of new positions created, as the same FTE position that exists for multiple years will count as multiple job-years. An employment increase of 920 FTE job years over ten years can also be expressed as 92 FTE jobs per year.

3. Operating Impacts

Investments enabled by the proposed form change would enable Horizon to innovate its management models, products, and services, enhancing its offerings while reducing the rate of cost growth. These improved products and services attract additional members relative to the status quo. The resulting differential in enrollment and revenue will allow Horizon to support a greater level of operating activity.

Crucially, Horizon is locally-based, while its main competitors are headquartered outside the state, meaning that increased enrollment, associated employment, and purchasing activity by Horizon leads to additional jobs and expenditures within New Jersey.

The investments made possible by the form change would enable Horizon to enhance its product offerings while reducing costs. This combination will make Horizon's products more attractive to customers, resulting in higher enrollment totals under the form change scenario relative to the status quo.

Based on a combination of premium income, market share, and market size projections by product line provided by Horizon, ESI developed projections of enrollment for the years 2019-2028 under both the form change and status quo scenarios. Under the form change scenario, enrollment over the decade is anticipated to remain effectively flat from the 3.4 million customers projected in 2019. By contrast, enrollment and market share are anticipated to decline under the status quo scenario, resulting in a material enrollment difference between the scenarios.

The size and scale of Horizon's future operations are largely a function of its market share and the size of the customer base that it serves. Horizon's operating budget is supported by the "margin" between its operating revenues (which derived primary from premium income) and its costs for medical benefits associated with its plans. The higher enrollment levels under the form change relative to the status quo both enable and necessitate additional expenditures on the range of activities supporting Horizon's operations, including its workforce.⁶

Projected enrollment, revenues, and total expenditures over the 2019-2028 period are translated into expenditure patterns using detailed purchasing and employee data from 2017 as a benchmark utilized to model the breakdown of expenditures by type (distributed across more than 50 sectors) and by location (excluding out of state purchasing and employee compensation for out of state residents).⁷

Expenditures circulating within the New Jersey economy under the form change scenario are anticipated to exceed expenditures under the status quo scenario by \$1.84 billion over the 2019-2028

⁶ Note that higher levels of operational spending and employment are also necessary to serve the higher number of enrollees under the form change scenario, and therefore represent a business as well as a financial imperative.

⁷ Adjustments are also made to account for budgetary line items that do not correspond directly with additional expenditures (such as depreciation or internal transfers).

period (see Figure 3.1).⁸ This differential includes more than \$1 billion in additional employee-related spending within the state, supporting a materially larger direct workforce, and more than \$800 million in additional purchasing within New Jersey.

Figure 3.1: Additional Operating Expenditures in New Jersey due to Form Change, 2019-2028



Source: ESI analysis of Horizon projections

New Jersey Economic Impact

Shifts in Horizon's market position are particularly relevant to the New Jersey economy in light of its location relative to its competitors. According to data from the National Association of Insurance Commissioners, Horizon accounted for \$12.9 billion out of \$30.5 billion in direct insurance premiums written in New Jersey in 2017, a market share of 42.4 percent.⁹ The next three largest payers, United, Aetna, and Anthem, combined for \$11.4 billion in direct premiums, a collective market share of 37.5 percent, meaning that Horizon and its three largest national competitors make up around 80 percent of New Jersey's healthcare market.

Horizon's headquarters are located in Newark (in Essex County), with satellite offices in Mount Laurel (Burlington County), West Trenton (Mercer County), Wall (Monmouth County) and Pennington (Mercer

⁸ Expenditures circulating within the state economy include both employee and purchasing expenditures that take place in New Jersey, but exclude the wages of non-resident employees and out of state purchasing, as well as budgetary items like depreciation or tax payments that do not recirculate locally.

⁹ National Association of Insurance Commissions (NAIC), 2017 Market Share Reports for the top 125 Accident and Health Insurance Groups and Companies by State and Countrywide. 2018.

County). By contrast, each of these national competitors is based outside of New Jersey, with headquarters in Minnesota (United), Connecticut (Aetna), and Indiana (Anthem). While these firms each have satellite locations in New Jersey, the centralization of functions at other sites means that as they gain market share in New Jersey, their employment and purchasing footprint in New Jersey does not necessarily increase proportionally. Therefore, transfers in market share from Horizon to these firms will typically result in a net loss of operating activity in New Jersey.

Out of Horizon's current employee base of 5,650, 90 percent are New Jersey residents. This means that the vast majority of wages paid to Horizon's employees are recirculated through the state economy in the form of household spending. Since these expenditures are disbursed among a wide range of goods and services purchased by households (groceries to clothing to real estate, etc.), the induced jobs they support span a range of industries and skill levels across the state.

In addition, Horizon is a significant purchaser of goods and services in New Jersey in support of its operations. Purchasing patterns provided by Horizon indicate that the majority of its purchasing takes place within the state. These needs range widely in type, including professional services (lawyers, accountants, consultants) and office support services (supplies, maintenance and janitorial services, etc.). This indirect activity within New Jersey supports suppliers and their employees, who in turn recirculate a portion of their income locally.

Horizon's anticipated \$1.84 billion in additional expenditures in New Jersey under the form change relative to the status quo would have significant spillover impacts for its suppliers, and throughout the state economy due to the recirculation of employee earnings. Including these spillover impacts, Horizon's expanded operations are projected to generate **\$4.16 billion in additional economic output within New Jersey over a ten-year period, supporting 19,580 FTE job-years¹⁰ and \$1.9 billion in employee compensation** (see Figure 3.2).

In Year 10, statewide economic output attributable to these operating impacts is estimated at \$835 million, supporting 4,060 FTE jobs, and \$432 million in employee compensation.

¹⁰ Job-years reflect a single year of full time employment. When expressed over a multi-year time frame, these figures do not reflect a unique number of new positions created, as the same FTE position that exists for multiple years will count as multiple job-years. An employment increase of 19,580 FTE job-years over ten years can also be expressed as 1,958 FTE jobs per year.

Figure 3.2: New Jersey Economic Impact from Net Differential in Horizon Operations, 2019-2028

Investment Impacts	2019-2028 Total	Year 10 (2028)
Direct Output (\$M)	\$1,836	\$368
Indirect & Induced Output (\$M)	\$2,328	\$467
Total Output (\$M)	\$4,164	\$835
Employment Supported (FTE job-years)	19,580	4,060
Employee Compensation (\$M)	\$1,892	\$432

Source: ESI (2019), IMPLAN (2015)

While no impacts from the form change outside of the ten-year period from 2019-2028 are tabulated in this analysis, and projections beyond 2028 are not available, the significantly higher levels of enrollment and operating activity for 2028 anticipated under the form change scenario suggest that Horizon would continue to operate at higher levels in future years, generating additional benefits beyond those quantified in this analysis.

4. Tax Revenue Impacts

The investment and operating impacts documented throughout this analysis also have significant fiscal implications for the state of New Jersey, growing the tax base and anticipated revenues through increases in economic activity.

As documented in prior sections, Horizon's proposed form change would generate additional economic activity over the 2019-2028 period relative to Horizon's continued activity under the status quo:

- **Investment Impacts:** Horizon's investment in emerging and established firms would allow these firms to increase their activity and employment levels. Each \$100 million invested in firms within New Jersey is estimated to generate \$206 million in statewide economic impact over the ten-year period.
- **Operating Impacts:** Horizon's improved product offerings under the form change is projected to increase its operating expenditures on employment and purchasing within New Jersey by \$1.84 billion over the ten-year period. These additional expenditures are estimated to generate \$4.2 billion in statewide economic impact.

This additional economic activity would also result in additional tax collections for the state of New Jersey government across a range of tax types and impact categories. While Horizon itself is exempt from certain tax types due to its not-for-profit status, it still generates significant taxable activity for the state, including income tax paid by its employees. In addition, increases in business activity associated with Horizon's proposed capital investments represent taxable activity by private firms. Finally, the spillover effects of direct activity occur broadly within the private sector, and contribute to the state's income, sales, and business tax bases.¹¹

Fiscal calculations for the state of New Jersey are based on the known relationships within the state between various types of economic activity and tax collections (i.e. effective rates). These effective rates are then applied to the taxable increases in earnings and value added associated with each category of economic activity.¹²

¹¹ In addition to state taxes associated with its direct and indirect activity, Horizon directly pays a range of taxes and fees directly to the state, including premium taxes and HMO assessments. This category of direct taxation is not addressed in this analysis, which focuses on the impacts of the statewide economic activity associated with the form change.

¹² For state income tax, the relationship between earnings and income tax is utilized, while for sales and business tax, the relationship between state value added and tax collections are utilized. Value added is a measure of the contribution to gross product made by an individual producer, industry or sector. It is calculated as the value of output less the value of intermediate consumption (i.e. inputs into the production process, the value of which is attributable to other sectors). Value added is estimated within each impact category described in this report within the IMPLAN framework, and these results are used only for the purpose of fiscal impact modeling within the analysis.

Investments in emerging and established firms in New Jersey would yield increases in taxable business activity and employment. This, in turn, would increase state income, sales, and business tax collections. Each \$100 million invested in New Jersey firms is estimated to generate \$4 million in income, sales, and tax revenue for the state of New Jersey over the 2019-2028 period (see Figure 4.1).

Figure 4.1: Additional New Jersey Tax Revenue Collection from each \$100 Million Invested in New Jersey Firms, 2019-2028

NJ Revenues from Investment Impacts	2019-2028 Total	Year 10 (2028)
Income Tax (\$M)	\$1.7	\$0.2
Sales Tax (\$M)	\$2.0	\$0.2
Business Tax (\$M)	\$0.4	<\$0.1
Total	\$4.2 million	\$0.5 million

Source: ESI (2019), IMPLAN (2015), NJ CAFR (2017), Federal Reserve Bank of St. Louis (2017)

Note: Rows and Columns may not sum due to rounding

Increases in Horizon operating activity and enrollment under the form change relative to the status quo would yield significant increases in income tax from the earnings of direct Horizon employees, and employees supported by spillover activity, in addition to significant increases in sales and business taxes. This differential is estimated to yield an increase of \$62 million in state income, sales, and business taxes over the ten-year period, including \$13 million in year 10 (see Figure 4.2).

Figure 4.2: Additional New Jersey Tax Revenue Collection from Operating Impacts of the Form Change, 2019-2028

NJ Revenues from Operating Impacts	2019-2028 Total	Year 10 (2028)
Income Tax (\$M)	\$33.8	\$7.2
Sales Tax (\$M)	\$23.3	\$4.7
Business Tax (\$M)	\$5.2	\$1.0
Total	\$62.3 million	\$12.9 million

Source: ESI (2019), IMPLAN (2015), NJ CAFR (2017), Federal Reserve Bank of St. Louis (2017)

Note: Rows and Columns may not sum due to rounding

In addition, it is acknowledged that the incremental economic activity also generates taxable activity within and therefore tax revenues for local jurisdictions throughout New Jersey, both directly and through the increased demand that increases property values in municipalities throughout the state. These amounts are outside of the scope of this analysis.

ESI ECONSULT
SOLUTIONS INC

1435 Walnut Street, 4th Floor
Philadelphia, PA 19102

EconsultSolutions.com

Commenthsc, DOBI [DOBI]

From: Sjabinski@comcast.net
Sent: Tuesday, October 11, 2022 5:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Provide letter of support for Horizon
Attachments: Provider Letter of Support.pages

Stephen Zabinski

20 West State Street
Trenton, NJ 08625-035

RE: Horizon BCBS NJ's MHC Application

Dear Commissioner Caride:

As a leading health care provider in the State of New Jersey, I support Horizon Blue Cross Blue Shield of New Jersey's (Horizon), application to change its corporate structure to a not-for-profit mutual holding company. I believe the change will provide many benefits to Horizon's 3.8 million policyholder and the people of New Jersey.

I am a practicing physician in the area of Orthopedic Surgery. I have partnered with Horizon in developing programs to address the health care needs of my patients. I believe the change in Horizon's form would allow our partnerships to grow and ensure that my patients continue to have access to high-quality, affordable health care options in New Jersey.

In its current structure, Horizon is limited on the size of investments it can make and has a ceiling on revenue outside of traditional commercial insurance services. It also faces stringent restrictions on its capital reserves. These restrictions hold back the company's ability to invest, innovate, and provide their members with the high quality, affordable health care they are demanding.

By approving this change, you will support patients and health care professionals who rely and work with Horizon. You will also ensure that all of Horizon's assets will be used to bring the best healthcare to meet the evolving needs of their members.

I support Horizon's application to become a not-for-profit mutual holding company. I believe this change will continue our partnership of advancing innovative strategies in high-quality health care for patients and the residents of New Jersey.

Sincerely,

Stephen J Zabinski, MD

President Ortho NJ Shore Division 24 MacArthur Blvd Somers Point NJ 08244 609-927-1991 ext 104

Sjzabinski2@gmail.com

1 of 1

October 11, 2022

State of New Jersey
Department of Banking and Insurance
Office of the Commissioner
PO Box 325
20 West State Street
Trenton, NJ 08625-035

RE: Horizon BCBS NJ's MHC Application

Dear Commissioner Caride

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Sincerely,

Stephen J Zabinski, MD
President Ortho NJ Shore Division
24 MacArthur Blvd
Somers Point NJ 08244
609-927-1991 ext 104
Sjzabinski2@gmail.com

Commenthsc, DOBI [DOBI]

From: Bannister, Sarah <sarah.bannister@hmn.org>
Sent: Wednesday, October 12, 2022 4:21 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Hackensack Meridian Health's Statement of Support for Horizon BCBSNJ's MHC Application

This message was sent securely using Zix

Good afternoon,

Attached please find Hackensack Meridian *Health's* Statement of Support.

Thank you.

Best,

Sarah Bannister
Executive Assistant to
Patrick R. Young
President, Population Health
Philip Turner
SVP, Commercial Markets & Value Based Care



343 Thornall Street, 8th Floor, Edison, NJ 08837
T: 848-888-4423 | F: 848-888-4702
Sarah.Bannister@hmn.org

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Support for Horizon BCBSNJ's MHC App, PY, 10.12...

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**Hackensack
Meridian Health**

October 12, 2022

**State of New Jersey
Department of Banking and Insurance
Office of the Commissioner
PO Box 325
20 West State Street
Trenton, NJ 08625-035**

RE: Support for Horizon BCBSNJ's MHC Application

Dear Commissioner Caride:

As a leading health care organization in the State of New Jersey, Hackensack Meridian Health supports Horizon Blue Cross Blue Shield of NJ's (Horizon), application to change its corporate structure to a not-for-profit mutual holding company. We believe the change will provide many benefits to Horizon's 3.8 million policyholder and to the residents of New Jersey.

Hackensack Meridian Health is the largest, most comprehensive and integrated health care network in New Jersey, offering a complete range of medical services, innovative research and life-enhancing care. Hackensack Meridian Health comprises 17 hospitals from Bergen to Ocean counties. Additionally, the network has more than 500 patient care locations throughout the state. Hackensack Meridian Health has more than 36,000 team members, and over 7,000 physicians and is a distinguished leader in health care philanthropy, committed to the health and well-being of the communities it serves.

Hackensack Meridian Health has enjoyed a long standing collaborative relationship with Horizon and shares in its goal to promote health and wellness services to its members. We believe the change in Horizon's form would continue our patients access to high-quality, affordable health care options here in New Jersey, particularly those in vulnerable populations.

In its current structure, Horizon is limited on the size of investments it can make and has a ceiling on revenue outside of traditional commercial insurance services. It also faces stringent restrictions on its capital reserves. These restrictions hold back the company's ability to invest, innovate, and provide their members with the high quality, affordable health care they are demanding. Such restrictions artificially limit joint ventures such as Braven Health, and joint investments in important value-based programs.

By approving this change, you will support patients and health care professionals who rely on and work with Horizon. Moreover, you will also ensure that all of Horizon's assets will be used only for the benefit of its members and allow opportunities for better investments in new and emerging technologies.



Hackensack
Meridian *Health*

We look forward to our continued collaboration with Horizon to serve our patients and the State of New Jersey, and urge the approval of this application.

Sincerely,

A handwritten signature in black ink, appearing to read "Patrick R. Young". The signature is fluid and cursive, with the first name being the most prominent.

Patrick R. Young
President, Population Health

Commenthsc, DOBI [DOBI]

From: Freddie Hayeck <hayeck@ppag.com>
Sent: Wednesday, October 05, 2022 4:36 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Freddie Hayeck PPAG on behalf of NJAHU
Attachments: NJAHU Statement of Support for Horizon Healthcare Services Inc 10.06.2022.docx

Hello,

Attached, please find the written comments that I will provide at tomorrow's hearing on behalf of the New Jersey Association of Health Underwriters. Thank you.

Best,
Freddie

Freddie Hayeck
Princeton Public Affairs Group
[160 West State Street](#)
[Trenton, NJ 08608](#)
C: (908) 577-4763
P: (609) 396-8838
F: (609) 989-7491

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NJAHU Statement of Support for Horizon Healthcare Services Inc's
application to re-organize as a Not-For-Profit Mutual Holding Company

October 6, 2022

The New Jersey Association of Health Underwriters (NJAHU) supports Horizon's application to re-organize as a not-for-profit mutual holding company.

NJAHU continually works to improve its members' abilities to provide affordable and accessible health insurance to all New Jerseyans through education, legislative advocacy and professional development. Brokers are staunch advocates for individual and business consumers, serving as trusted intermediaries regarding the financial, regulatory, legislative and service related aspects of an ever-changing industry. Horizon has always supported our efforts as they recognize the vital role that brokers play in the process outlined above.

While healthcare is indeed an ever-changing industry, Horizon is currently stuck in an outdated structure that strictly limits how much the company can invest in new relationships and innovations that would lead to improvements in the way that health care works for the individuals, businesses and communities we serve.

By reorganizing as a not-for-profit mutual, Horizon can create meaningful, lasting investments in health programs across New Jersey and enhance those already in place. This includes programs and capabilities that employers are looking for that will ultimately lead to better care at better costs.

Additionally, from a statewide economic point of view, an independent study has noted that these investments will mean more than \$4 billion in additional economic output over the next decade, more than 2,000 new full time jobs and additional tax revenue approaching \$62 million for New Jersey.

For almost 90 years, Horizon has played an important role in New Jersey. They employ thousands of New Jerseyans and provide health care coverage for 3.6 million people in the state. When they approved and signed the legislation creating the process Horizon now finds itself in, the Legislature and Governor ensured that a Horizon reorganization would not change their not-for-profit status or mission. Approval of their application will help make sure Horizon remains forever a not-for-profit that exists for the exclusive benefit of its members.

We respectfully argue that the State should do everything it can promote competition in the New Jersey healthcare arena by approving this application, for it will lead to better options for all insurance consumers.

Sincerely,

Timothy Connolly
NJAHU Legislative Chair

Commenthsc, DOBI [DOBI]

From: Amanda Missey <amissey@bvmi.net>
Sent: Friday, October 14, 2022 4:03 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Bergen Volunteer Medical Initiative Statement re: Horizon's Application

Commissioner Caride:

My name is Amanda Missey, and I am the President and CEO of Bergen Volunteer Medical Initiative (BVMI). I am here today to express BVMI's support for Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company.

BVMI delivers free, high-quality healthcare to working, uninsured adults in Bergen County, helping them live healthy, productive lives. BVMI's team of volunteer providers works hard to meet the unique needs of our very diverse patient population.

Horizon BCBSNJ has been a long-time supporter of and advocate for BVMI, as well as hundreds of other nonprofit and community-based organizations in New Jersey. They have a long history of being a good corporate citizen that supports the state's most vulnerable residents.

Horizon's application to the Division of Banking and Insurance is an attempt to continue addressing the needs and wants of their customers, and to also make investments in organizations like BVMI to expand access to care. This is a goal Horizon has been striving to achieve for decades.

Changing to a not-for-profit mutual holding company will help spur the kind of innovation and change we need more of in our state. Moreover, it means more investments in behavioral health and social determinants of health programs. We urge the Department of Banking and Insurance to approve their application.

Thank you for your consideration.

--

The logo for Bergen Volunteer Medical Initiative (BVMI) features the letters "BVMI" in a bold, blue, sans-serif font. Above the letters is a thick green horizontal bar, and below them is a thin green horizontal bar.

Bergen Volunteer Medical Initiative

Free Healthcare for the Working Uninsured

Amanda Missey
President & CEO
Lynn Diamond Healthcare Center
75 Essex Street, Suite 100
Hackensack, NJ 07601
201-518-8484
amissey@bvmi.net

*Powered by passionate volunteers,
BVMI delivers free, high-quality*

*healthcare to Bergen County's
working uninsured, helping them
live healthy, productive lives.*

Commenthsc, DOBI [DOBI]

From: Thomas McCarrick <thomas.mccarrick@vanguardmedgroup.com>
Sent: Monday, October 10, 2022 3:39 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] letter in support of Horizon application to change to mutual holding company
Attachments: letter in support of Horizon change to mutual holding company.pdf

Please see attached letter.

Thomas P. McCarrick, MD
Chief Medical Officer
Vanguard Medical Group
271 Grove Ave, Suite A-1
Verona, NJ 07044
P 973-239-2600
F 973-239-0482





271 Grove Avenue
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Verona, NJ 07044
T 973-239-2600
F 973-239-0482

October 11, 2022

State of New Jersey
Department of Banking and Insurance
Office of the Commissioner
PO Box 325
20 West State Street
Trenton, NJ 08625-035

RE: Horizon BCBS NJ's MHC Application

Dear Commissioner Caride:

As a leading health care provider in the State of New Jersey, I support Horizon Blue Cross Blue Shield of New Jersey's (Horizon), application to change its corporate structure to a not-for-profit mutual holding company. I believe the change will provide many benefits to Horizon's 3.8 million policyholder and the people of New Jersey.

I am a practicing physician with the Vanguard Medical Group which provides comprehensive advanced primary care. My area of practice is Family Medicine, Geriatrics and Senior Care, Pediatric and Adolescent Medicine. I have partnered with Horizon in developing programs to address the health care needs of our patients. I believe the change in Horizon's form would allow our partnerships to grow and ensure that our patients continue to have access to high-quality, affordable health care options in New Jersey.

In its current structure, Horizon is limited on the size of investments it can make and has a ceiling on revenue outside of traditional commercial insurance services. It also faces stringent restrictions on its capital reserves. These restrictions hold back the company's ability to invest, innovate, and provide their members with the high quality, affordable health care they are demanding.

By approving this change, you will support patients and health care professionals who rely and work with Horizon. You will also ensure that all of Horizon's assets will be used to bring the best healthcare to meet the evolving needs of their members.

I support Horizon's application to become a not-for-profit mutual holding company. I believe this change will continue our partnership of advancing innovative strategies in high-quality health care for patients and the residents of New Jersey.

Sincerely,

Thomas P. McCarrick, MD, MBI
Chief Medical Officer

Commenthsc, DOBI [DOBI]

From: pjwithington@comcast.net
Sent: Thursday, October 13, 2022 10:54 AM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] NJ Health Service Corporation Reorganization, Patricia Withington
Attachments: Horizon BCBS Support Letter to Re-organize.pdf

Dear Sirs/Madam:

Attached is my letter of support as testimony in support of HBCBSNJ application to re-organize as a not-for-profit Mutual Holding Company.

Thank you,

Patricia J Withington
Sicklerville, NJ 08081

October 13, 2022

Patricia J. Withington
Sicklerville, NJ 08081

Testimony in Support of HBCBSNJ application to re-organize as a not-for-profit Mutual Holding Company

My name is Patricia Withington, and I'm from Sicklerville, NJ. As a New Jersey resident and a Horizon Blue Cross Blue Shield of New Jersey member, I am writing to support Horizon's change to become a not-for-profit mutual so that it can improve health care quality, affordability and convenience for customers like me.

As a not-for-profit, Horizon will continue to operate strictly for the benefit of its members. I want Horizon to have more flexibility to work with the health care professionals and local hospitals I trust so that health care works the way I want it to and the way that it should – improving mine and all other members' health and well-being.

By approving this change, you will support New Jerseyans like me who rely on Horizon for our health insurance. This change will level the playing field for Horizon so that Horizon can innovate to make health care work for all of us. This change also ensures that Horizon can never be sold to a for-profit and preserve a not-for-profit option for the benefit of members like me.

Please stand with me and all New Jerseyans for a better, more affordable health care system by approving Horizon's plan to reorganize as a not-for-profit mutual.

Thank you for your consideration.

Sincerely,



Patricia J. Withington
Horizon BCBS NJ Member

**[EXTERNAL] Re: NJ Health Services Corporation Reorganization - 10/6/2022 testimony
Maura Collinsgru, NJCA**

Maura Collinsgru <Maura@njcitizenaction.org>

Mon 17/10/2022 15:36

To: Commenthsc, DOBI [DOBI] <Commenthsc@dobi.nj.gov>

📎 1 attachments (334 KB)

Horizon Hearing testimony 10 6.docx.pdf;

Attached is testimony I presented on 10/6.

Maura Collinsgru
Director of Policy and Advocacy



75 Raritan Avenue, Suite 200
Highland Park, NJ 08904
(732) 246-4772
maura@njcitizenaction.org



DONATE



Testimony of Maura Collinsgru, Director of Policy & Advocacy
Department of Banking and Insurance Horizon Reorganization Hearing
October 6, 2022

New Jersey Citizen Action and New Jersey Appleseed are two organizations that have long worked with the Attorney General's office and other stakeholders (since 1996) to ensure that the charitable assets of Horizon Blue Cross Blue Shield of NJ ("Horizon") are fully protected and properly used for the benefit of New Jersey residents.

We are here today to raise concerns about how and if that will happen given the absence of detailed information and the way in which the Department has chosen to expedite this process and hold the mandated public hearings all within two weeks of issuing the "Notice of Completion". This expedited schedule, gives little time for the public to properly evaluate and understand the proposed transaction limiting our ability to give meaningful input that may affect, influence and impact DOBI's decision.

Despite these barriers, I will begin by reiterating for this body and members of the public requests NJCA and our partners have made over the last several days via letters to Commissioner Caride, and Attorney General Platkin and by the filing of an OPRA request.

In a letter to the Department, NJCA along with 12 other organizations representing labor, community, health, and civil rights organizations requested:

- 1) Revise the hearing schedule to stagger hearings over the next 90 days, holding a hearing in November and another in December.
- 2) Release any and all supporting documentation that is not strictly proprietary for the public to consider before the onset of hearings;
- 3) Advise the public as to when the health impact study will be initiated, who will conduct it and when the study will be released.

It is inconceivable that the Department could make a proper decision on this application without the results of the health impact study, which was shared, reviewed and evaluated by policyholders and other members of the public.

In the letter to Attorney General Platkin, we reiterated these requests and asked for his attendance at these hearings. Although the statute governing this specific reorganization makes no demands on the AG in the administrative process, as the protector of charitable assets currently held by Horizon, known to be in the billions of dollars, we believe his involvement is essential to ensure those assets are protected for the people of New Jersey both now and **into the future** and that current policy holders are not adversely affected.

We are also concerned that the reorganized entity will be governed by laws applicable to other mutual insurance companies --- all of which are for-profit entities, and that DOBI's oversight will not be adequate to protect the public's interest in Horizon's charitable assets. We voiced this concern during legislative committee hearings held in 2021 when the law governing mutual insurance companies was amended (allegedly on behest of Prudential). We remain particularly concerned about the applicability of that law as it relates to Horizon, when the mutual holding company and/or its several for-profit subsidiaries decide to merge, consolidate or otherwise engage in transactions, they will put the charitable assets at risk.

The Attorney General's vigilance is required as has been proven across the country, when Blue Cross Blue Shield entities have converted to for-profit entities as well as nonprofit mutual companies, as was the case in Michigan and Florida.

Lastly, given the importance of Horizon to the State of New Jersey and its residents, and the very short timeframe allowed for public review and comment, we have requested all documentation relating to this application and reorganization be placed in the public record immediately for review by Horizon policyholders and the public at large, including organizations such as ours. The documents requested are again memorialized here to ensure they are part of the public record include:

- All lobbying materials, projections, business plans, correspondence, legislation or draft legislation, regulations or draft regulations and electronic mail exchanged between DOBI and Horizon.
- Copies of all documents and communications concerning the consideration and deliberation of the proposed reorganization by Horizon's Board of Directors or senior executives, including whether any alternative transactions were considered.
- Copies of documents setting forth the identity and duties of all consultants or advisors retained by Horizon or DOBI in conjunction with the proposed reorganization or any alternative transactions, including any retention agreements with consultants or advisors.
- Copies of all documents and communications exchanged with Horizon's advisors concerning the proposed reorganization and business plans, including all presentations, memoranda or opinions prepared by any advisors.
- Copies of all documents containing the details regarding any Horizon member voting process, including copies of all documents concerning all communications (including draft communications) to members concerning the proposed reorganization, including letters, any Proxy or policyholder information statement, ballots, scripts for phone or website communications, website pages, emails or written correspondence, FAQs, and the like, and summaries of correspondence/complaints with members regarding the proposed reorganization as well as any information regarding the number of members entitled to vote on the reorganization plan and how this number and eligibility was otherwise determined.

- Copies of all documents concerning whether and for what purpose Horizon may upstream regular dividends permitted under the Holding Company Act (up to 10% of surplus) each year following the reorganization.
- Copies of all documents concerning whether or not any assets up-streamed to the parent holding company as part of the proposed reorganization or afterwards via upstream dividend payments will be available to pay policyholder claims or to reduce premiums.
- Copies of all documents concerning whether the parent holding company can or will pay any dividends to its policyholder members, including any related tax issues.
- Copies of all documents concerning whether and how, after the proposed reorganization, the members will retain ultimate control over the reorganized insurance company and the holding company.
- Copies of all documents and communications concerning appraisals, analyses, opinions, reviews, or statements concerning the actual or projected financial results, business plans, surplus, capital, capital adequacy or RBC, premium rates, claim costs, profitability, cash flows, value, market value, fair value, or inherent value of Horizon and all subsidiaries.
- Copies of all documents concerning any valuation opinions, including all models, appraisals, projections, budgets or analyses in connection with the proposed reorganization, and/or any alternative transactions.
- Copies of all documents concerning any analyses, reviews, discussions or consideration of possible future stock issuances by any of the newly created stock companies after the proposed reorganization.
- Copies of all documents concerning executive and/or board of director compensation, including any potential or anticipated changes thereto in composition (e.g., stock options, phantom stock, equity rights) or in amount as a result of or following the proposed reorganization.
- Copies of all documents concerning any planned or possible stock issuances by any entities within the reorganized Horizon in the future, including but not limited to stock options and phantom stock.
- Copies of all documents concerning whether insurance premiums charged members, or the insurer's claims paying ability, will be affected in any way by the proposed reorganization, including by the transfer of any statutory surplus from the insurer (and subsequent transfers via upstream dividends) to subsidiaries or other business units and subsequent loss of earnings on the investment income.
- Copies of all documents concerning, supporting or refuting any contention by Horizon or DBI that the proposed reorganization will not increase premiums or revenues per member on average immediately and in the future.
- Copies of all documents concerning Horizon's intent to evolve the Company's business following the proposed reorganization, including with regards to new product lines, non-insurance products, new distribution plans and new product details.

Lastly, I would like to add the following questions to those posed by the Department in its "Notice of Completeness".

[EXTERNAL] Renée Steinhagen, New Jersey Appleseed PILC comments

Renee Steinhagen <renee@njappleseed.org>

Mon 17/10/2022 15:06

To: Commenthsc, DOBI [DOBI] <Commenthsc@dobi.nj.gov>

Please find our comments delivered today by New Jersey Citizen Action, New Jersey for Healthcare, HPAAE, and SPAN.

Thank you,

Renée Steinhagen

NJA

23 James Street

Newark, NJ 07302



Testimony before the Department of Banking and Insurance
Horizon BCBS Reorganization Hearing
October 17, 2022

Good afternoon Commissioner and others:

My name is Renée Steinhagen, Ex. Director of New Jersey Appleseed Public Interest Law Center. I submit this testimony on behalf of New Jersey Appleseed and New Jersey Citizen Action, two organizations that have been involved since 1996 in the several efforts of Horizon BCBS over the years to reorganize and effectively become a for-profit insurance company. At each juncture, our respective organizations have advocated for legislation or regulatory actions that would protect both the current policyholders of the nonprofit health services corporation, as well as the charitable assets of the corporation, and its predecessors, which have accumulated since their incorporation in 1932.

We have come here today with the support of our partners to express our serious concerns about DOBI's decision to withhold from the public highly-relevant information that goes to the heart of the proposed reorganization, including information concerning Horizon's proclaimed justifications for the reorganization and possible alternatives considered that would not involve abandoning its current charitable structure. The lack of transparency further includes the failure to release information regarding the proposed use of Horizon's charitable assets, including how the value of those assets will be impacted, monitored and protected going forward. The dearth of such publicly available information, including as to the potentially adverse impact on millions of current policyholders is unprecedented and raises serious due process concerns. Furthermore, the expedited process of holding of three public hearings, all within a period of two weeks, rather than staggered over the 90-day period as permitted by statute, and the failure to conduct and release the health impact study authorized by statute prior to these hearings renders DOBI's actions arbitrary, unreasonable and contrary to the public interest. Without the critical information, including the proposed business plan, New Jersey Appleseed and NJCA (which is also a policyholder of Horizon), as well as other members of the public, limits our ability to meaningfully engage in this public review process and comment on specifics of the reorganization that Horizon is proposing and to evaluate the extent to which current policyholders may not be adequately protected. Perhaps most importantly, is whether the publicly subsidized assets held by Horizon are protected and preserved for their "charitable and benevolent" use, as required by the governing statute.

New Jersey Appleseed
Public Interest Law Center of New Jersey
23 James Street
Newark, New Jersey 07102

Phone: 973.735.0523; Cell: 917-771-8060
Email: renee@njappleseed.org
Website: www.njappleseed.org

Our concerns fall into three buckets, which I and others following me will explain in further detail: Inadequate Process; Protection of the Charitable Assets; and Enforcement of the New Entity's Charitable Mission.

Truncated Process, Lack of Transparency, and Deficient Record Violating Policyholders' and the Public's Due Process Rights

There is a dearth of information about this transaction in the public record and the public hearing and review process is so extremely truncated that it is anomalous. This is particularly disconcerting given that these regulatory proceedings concern the dominant and only health service corporation in New Jersey, with admitted assets of nearly \$6.72 billion and surplus assets of \$3.13 billion as of 2021. In fact, the process is so palpably defective that it appears intentionally designed to stifle public input; three (3) hearings held only a few business days apart in rapid succession with no advance notification that the hearings can be attended remotely. The process should be extended with additional hearings scheduled after the public record is populated with all relevant and material documents to the proposed reorganization. Anything less deprives Horizon's policyholders and the public of their due process and other rights and will result in an unfair outcome that is not in the public's interest.

The Application containing Horizon's plan of reorganization ("Plan") filed in the public record is grossly incomplete. The full record should be made public. Conspicuously, the business plan, which is Exhibit 5A to the Application, has been withheld despite the fact that the entire justification for the reorganization is Horizon's claim they need to invest in businesses and ventures for which they are currently precluded from investing. In order to evaluate the rationale for the reorganization, it is necessary to evaluate these claims and the proposed investments in the business plan. What are the potential investments and is Horizon precluded from investing in them currently? If so, what were the policy reasons for precluding Horizon from making these claimed investments under current law and why should these safety protections be eliminated? Would it have been more appropriate to raise the 2% limit on investments in for-profit companies that is the focus of Horizon's alleged discontent and would this have achieved its stated purposes? None of these issues, nor Horizon's deliberations as to them, have been directly or adequately addressed in the Plan or Company testimony.

Moreover, the total amount of assets that Horizon intends to invest in its potential new business ventures remains undisclosed. Is it tens of millions, hundreds of millions or even billions of dollars? We hear about joint ventures with pharmaceutical companies, health service providers, and even vague concepts such as wearable technology, but how will those investments protect or benefit policyholders? And will the nonprofit mutual holding company control such joint ventures, or be a minority shareholder that derives benefit from those investments? The answers to these questions are highly material to the evaluation of the fairness and adequacy of the Reorganization Plan. This is of particular concern given that the potential businesses may, by design, be beyond the reach of DOBI (for example, in bankruptcy proceeding, the current priority status of policyholder claims over other debtors as to those assets will likely be lost). Also, will these new ventures be subject to oversight by the Attorney General given they involve the investment of charitable assets?

Absent the Business Plan and the disclosure of other relevant information related to these issues, and enough time to analyze the documents, this regulatory process will violate the due process rights of Horizon's policyholders and the public. Specifically, New Jersey Appleseed and NJCA sent a letter to Commissioner Caride dated October 11, 2022 asking for specific documents, and filed OPRA requests on October 5, 2022, requesting the same information. (That letter, attached hereto, is incorporated in this testimony as fully set forth herein). And, again, until such information is released and we and the public have the opportunity to review and comment thereon, no decision should be made as a matter of due process and sound public policy. Similarly, we have serious concerns that although DOBI has committed to undertaking a health impact study (hopefully, as outlined in S. No. 375 (2010), which required additional public participation and a health impact study as conditions of conversion of a health service corporation), the failure to do so prior to the conclusions of these hearings, and possibly before DOBI renders a decision, would deprive DOBI of the meaningful policyholder and public input provided for in the statutory scheme and thus render DOBI's decision arbitrary and capricious, unreasonable and without sufficient support in the administrative record.

Protecting the Charitable Assets: Governance of the New Entity and the Common Law Role of the Attorney General.

Horizon BCBS is currently incorporated as a health service corporation, a nonprofit insurer that is regulated by DOBI but also the Attorney General of New Jersey, due to its status as a nonprofit, charitable and benevolent organization. Upon reorganization, the new Horizon BCBS will be a nonprofit, mutual holding company, also with a charitable and benevolent mission, but one that appears to have all of its assets held indirectly in for-profit insurance and noninsurance subsidiaries and joint ventures. Accordingly, while portions of the reorganized Horizon may be regulated by DOBI (though other subsidiaries may fall outside the authority of DOBI), longstanding New Jersey law provides the Office of the Attorney General has regulatory authority over non-profit organizations. Thus, the absence of the Attorney General, as protector and enforcer of charitable trusts, from this approval process (which is not addressed anywhere in the Plan – rendering it further defective) is greatly troubling. The Attorney General's office must be brought in to evaluate several open issues regarding governance of the reorganized Horizon, and to impose reporting conditions on the new entity so as to enable the Attorney General to satisfy their common law obligations as protector of charitable trusts.

Governance Issues

It appears that broad accountability and transparency will be severely lacking after the reorganization under the Plan, thus making this public process all the more important. Under the Plan, it appears that thirteen board members (11 from the existing entity and two additional members) will be self-perpetuating, nominating themselves through their control of a majority of the 22 board seats (with the balance being made up of nine public board members). This means that the public members remain a minority and thus subject to the majority of self-nominating

board members. Notably the relevant bylaws have not been made publicly available,¹ limiting the public's ability to understand how the new Board will operate and select new Board members, and in general which policyholders, if any, will become members of the mutual holding company.

Under the Plan, there are also significant unanswered questions as to the scope of the new board of directors' fiduciary duties with regards to the policyholders, potential outside investors in subsidiaries and any joint ventures. Though the law requires that 100% of the stock in a subsidiary must be owned by the mutual holding company, this requirement must be reinforced as it is not clear how it may apply to many types of investments like joint ventures and limited partnerships. In addition, a public reporting requirement must be instituted to make sure this limitation can be enforced with regards its charitable obligations. How will conflicts between these diverse interests be resolved? How will the fiduciary duty, obligations and responsibilities of the board of directors of the new parent mutual holding company (Horizons Mutual Holdings, Inc., or "HMHI") differ from those that currently exist for Horizon's current board with regards its policyholders and/or its charitable obligations? The Application and Company testimony fails to provide the necessary details or analysis to address these critical issues rendering this process unfair and in violation of the policyholders' and the public's due process and other rights.

Triggering Events

Pursuant to New Jersey Appleseed's, NJCA's and our health coalition partners advocacy during the legislative process, the legislation was changed to require that the new mutual company hold 100% of the stock (voting and ownership) in any of its for-profit subsidiaries. But, as noted above, there may be alternative methods of investing that do not involve stock subsidiaries, something the Plan fails to address. Our primary concern behind securing such a requirement was that if the new Horizon were to issue stock to private investors in one of its previously 100%-owned stock subsidiaries, this change of ownership would fundamentally alter the fiduciary duty obligations of that subsidiary such that the interest of the minority shareholders would become predominant (thus overriding its prior charitable obligation as to those assets to serve its health care consumers). We now have such concern about the numerous joint ventures that Horizon discussed in its testimony, but for which we have no specifics. As we noted above, the failure to share the business plan (Exhibit 5A) among other documents, does not allow us to know or evaluate Horizon's plans as to nature of all the proposed for-profit subsidiaries it is planning to create, nor the joint ventures in which they are planning to invest. Simply put, the public record is inadequate as to where the current charitable assets are going to be invested and how the policyholders will be protected from the siphoning of those assets to ventures that cannot be reached even if those funds were needed to pay policyholders' claims in the future.

It is black letter law that if Horizon were to sell stock in a subsidiary to outside investors, even if it maintains a majority of the voting stock, the charitable nature of the joint venture is fundamentally changed. That is, the company will have to be run in the interests of the minority outside shareholders.² This will be of importance to the Attorney General because it converts the

¹ See <https://nj.gov/hschearings/documentation/HorizonBCBSNJApplicationPublicExhibits220928.pdf> at PDF p. 25.

² For a more detailed examination of this general issue, please see "The Feeling's Not Mutual: An Analysis of

company to a purely for-profit mission and thus triggers the right of New Jersey to claim and thus preserve those charitable assets. Similarly, if Horizon invests in for-profit ventures with outside investors, even if Horizon has voting control over those ventures, those outside investors will still have the right to demand the venture is run for their benefit – *i.e.* to maximize profits rather than support policyholders or charitable endeavors. The Application and Plan are devoid of any discussion or analysis of this issue, and contain no safeguards to preclude an abuse of charitable assets.

For the above reason, it is clear that the Attorney General must review the current application, determine whether Horizon plans to invest in any joint ventures that might place Horizon's charitable assets at risk, thus triggering a charitable trust settlement payment equivalent to the value of those assets proposed to be invested.

Monitoring investments of charitable assets or sale to outside investors and future mergers, acquisitions or consolidations

In addition, it is clear that the Attorney General has an obligation to monitor Horizon's future investment of its charitable assets after reorganization. Accordingly, it behooves the Commissioner to impose a reporting requirement on the new entity in order to enable the Attorney General to monitor and ensure that the mutual holding company does not issue stock in or through for-profit subsidiaries to private investors, and that charitable assets invested in any outside companies or joint ventures are adequately protected; and if not, to require a charitable trust settlement as to those assets.

Furthermore, pursuant to the statute governing the proposed reorganization, the merger or consolidation of the new nonprofit mutual holding company with one or more mutual holding companies or mutual insurers that are for-profit entities must be approved by the Attorney General. However, consolidation, sale, merger or other transactions involving any of the holding company's subsidiaries appears to be governed solely by N.J.S.A. 17:27A-1 et seq. that otherwise only applies to for profit insurance holding company systems. It is our position that the Attorney General, not just DOBI, must approve all future transactions involving the nonprofit mutual holding company and any one of its subsidiaries or joint ventures. The requirement to seek the approval of the Attorney General should be explicitly stated as a condition of approval in order to adequately protect the charitable assets.

If the mutual holding company structure is compromised on a larger scale, through the conversion of multiple subsidiaries or a wholesale stock reorganization of the entire enterprise (pursuant to the governing statute, the nonprofit mutual holding company itself is not authorized to convert to a for-profit stock company – but until recently neither was it authorized to reorganize into a mutual holding company), then New Jersey would be entitled to receipt of its charitable assets as measured by its valuation as of the date of the proposed reorganization, if it were to go forward, plus the appreciation of those assets to the time of full conversion. Accordingly, if a valuation is not performed now, then it will have to be performed retrospectively in the future in such a circumstance.

Governor Pataki's Proposed Mutual Holding Company Legislation," Alexander B. Grannis, Chair, Assembly Standing Committee on Insurance (March 1998) (<https://assembly.state.ny.us/Reports/Ins/199803/>).

In short, we are requesting that the Attorney General, pursuant to his authority to protect charitable trusts, (i) undertake an evaluation of charitable assets at this time; and (ii) require the nonprofit mutual holding company to regularly report its investments, and those of all its subsidiaries, to the public so as to enable the Attorney General to monitor all future transactions and determine when an investment, due to conflicts of interest with the nonprofit's obligations to its policyholders, would trigger a charitable trust settlement.

Articulating and Enforcing the Charitable Mission of the Nonprofit Holding Company

By statute, the nonprofit holding company has been deemed to be charitable and benevolent. As a result, the seminal question posed by this application is: What will be the charitable activities of the nonprofit mutual holding company? Listening to the testimony of Horizon executives presented on the first day of these public hearings, it appears that the newly funded BCBS grant-making foundation will be the sole entity within the mutual holding company system performing charitable activities. But this cannot be what the Legislature intended, for otherwise every large corporate enterprise in the United States would be considered charitable and benevolent.

As we know, Horizon BCBS, the health service corporation, was also legislatively deemed charitable. What that meant over the decades has changed, starting with and continuing until the early 1990s, Horizon served as the insurer of last resort, and more recently, conducting outreach activities and assisting the state in administering Medicaid. What those activities should include going forward must be articulated now and must be imposed as conditions on this transaction; DOBI has a strong role in determining the nature of such charitable activities, and enforcement authority to hold the newly established nonprofit holding company's feet to the fire. From our perspective as health care advocates, charitable activities could include, but are not limited to: a commitment to work in unison with New Jersey to close the coverage gap and advance universal health care access, remain in the Medicaid market, administering the resurrected NJ Family Care Advantage Program that will cover income eligible children irrespective of immigration status and eventually adults, maintaining insurance premiums at a certain level, employing a more rigorous medical/loss ratio than is otherwise imposed on health insurers, and undertaking activities equivalent to functioning as the insurer of last resort.

In short, the Attorney General has the obligation to monitor and ensure that nonprofit, charitable organizations satisfy their charitable mission, and we assert that as part of approval of this transaction, DOBI must require Horizon to detail the charitable activities it intends to engage in – activities that are NOT synonymous with the grant making activities of the Horizon Charitable Foundation ("Foundation")³ -- and impose conditions on the nonprofit holding company to engage in such activities.

³ Though the Plan fails to disclose any information about the foundation, the Horizon Foundation of New Jersey was created in 2005 and thus has a charitable track record that is not addressed in the Plan. For example, from 2019-2020, the Horizon Foundation had revenues of \$34.6 million, but provided grants of only \$6.9 million.

It should also be noted that under the Plan, the proposed Foundation is to receive \$300 million of Horizon's \$3.13 billion surplus. Several questions arise regarding this proposal:

- a. What is the basis for transferring \$300 million dollar amount? Why not more?
- b. Conversely, is this amount too large such that it will be unfair to the policyholders by removing assets that would otherwise be available to pay policyholder claims or be used to reduce premiums?
- c. What are the safeguards to ensure that the Foundation's revenue is used to make grants in sufficient amounts? (A concern given its limited grant amounts relative to its income and assets.)
- d. More generally, what will the Foundation's funds be used for?
- e. What are the commitments that these funds will be used primarily to advance health care and coverage for policyholders and consumers in New Jersey?
- f. Will these funds be available to pay the health insurance policyholders' claims in the event the health insurer requires additional funds for claim payments in the future?
- g. What is the role of the policyholders' membership interests in the Foundation? Do the policyholders vote for its board of directors and on matters of governance?

The Attorney General, the policyholders and the public must be able to scrutinize those governing documents and comment on the appropriateness and adequacy of the checks and balances contained therein. Notably, the articles and bylaws of the Foundation have not been made publicly available.

Conclusion

In conclusion, New Jersey Appleseed, NJCA and supporting organizations participating in the presentation of this testimony understand the Legislature's intent, in 2020, to override the State's previous legal and public policy as articulated in N.J.S.A. 17:48E-49 et seq. enacted in 2001, and to authorize the reorganization of Horizon BCBS without requiring a charitable trust settlement at the time of this reorganization. However, such new policy stance neither justifies nor permits DOBI and the Attorney General to abandon their respective roles to protect the current policyholders and to protect the billions of charitable assets accumulated in the health service corporation over the decades. It is therefore our position that DOBI may not approve this transaction until all questions cited herein are answered and they affirmatively find that (i) the current policyholders will not be harmed, (ii) the charitable health-related activities required of the new nonprofit mutual holding company are clearly defined, and (iii) that the nonprofit mutual holding company will be required to regularly report its investments and those of all its subsidiaries to the public so as to enable the Attorney General to monitor all future transactions and determine when an investment, due to conflicts of interest with the nonprofit's obligations to its policyholders, would trigger a charitable trust settlement. The public deserves no less.

<https://www.causeiq.com/organizations/horizon-foundation-for-new-jersey,200252405/> Thus, it is not clear based on the deficient details of the Plan that funds transferred to the Foundation will actually be used to support charitable activities at the level expected of the current health service corporation.



October 11, 2022

Commissioner Marlene Caride
NJ Department of Banking and Insurance
20 West State Street
Trenton, NJ 08625
Email: Commissioner@dobi.nj.gov

Re: Horizon Reorganization Document Request; Public Records Request: W191527-W191528

Dear Commissioner Caride:

We are writing to formally to reiterate our request that all documents (paper, electronic or otherwise as noted further below) that were reviewed by the Department of Banking and Insurance (“DOBI”) with regards the proposed Horizon Blue Cross Blue Shield of New Jersey (“Horizon”) reorganization, whether or not still in the DOBI’s possession, be placed in the public record for review by the policyholders of Horizon and the public at large, including organizations such as ours, given the importance of Horizon to the State of New Jersey and its residents. Given that the proposed reorganization is on a fast track, with two remaining hearings scheduled for October 12 and October 17, we request that you respond to this request and produce the requested information immediately.

New Jersey Appleseed Public Interest Law Center and New Jersey Citizen Action, two organizations that have long worked with the Attorney General’s office, legislators and other stakeholders (since 1996) to ensure that the charitable assets of Horizon Blue Cross Blue Shield of NJ (“Horizon”) are fully protected and properly used for the benefit of New Jersey residents.

In the Alternative: Public Records Request

In the alternative, to the extent the DOBI does not agree to place all of the requested documents in the public record for public review, then pursuant to the New Jersey Open Public Records Act, N.J.S.A. 47:1A-1 et seq. and the common law, we request access to and/or a copy of all documents exchanged between the DOBI and Horizon, including any of its employees, lobbyists or other agents, concerning the proposal to reorganize Horizon into a mutual holding company. This request, which was filed October 3 (W191527-W191528) includes all lobbying materials, projections, business plans, correspondence, legislation or draft legislation, regulations or draft regulations and electronic mail exchanged between DOBI and Horizon. If your office does not maintain any or all of these public records, please let us know who does and include the

proper custodian's name and address. If your office no longer possesses these documents, please identify those documents and their present custodians.

Again, given that the proposed reorganization is on a fast track, with the first hearing concluded and two additional hearings scheduled for this week and next, we urge you to produce the requested information "as soon as possible." *See* Government Records Council website (requiring a response in no more than 7 business days).

We request that these public records be provided in electronic format to speed up the process. Please let us know the upfront cost, if any for the time needed to collect the documents. If some or all of the information responsive to this request is unavailable in electronic format, then we may agree to pay any reasonable copying and postage fees of not more than \$1,000. If the cost would be greater than this amount, please notify me immediately. Please provide a receipt indicating the charges for each document.

If you deny the above request for documents to be put in the public record, or if you deny public records request made in the alternative, then please provide a written explanation for the denial including a reference to the specific statutory authority or exemption(s) relied on. Also, please provide all segregable portions of otherwise exempt material.

This request includes all information, documents, electronic mail, meeting agendas and notes. In particular, our request includes the following:

- Copies of all documents and communications concerning the consideration and deliberation of the proposed reorganization by Horizon's Board of Directors or senior executives, including whether any alternative transactions were considered.
- Copies of documents setting forth the identity and duties of all consultants or advisors retained by Horizon or DOBI in conjunction with the proposed reorganization or any alternative transactions, including any retention agreements with consultants or advisors.
- Copies of all documents and communications exchanged with Horizon's advisors concerning the proposed reorganization and business plans, including all presentations, memoranda or opinions prepared by any advisors.
- Copies of all documents containing the details regarding any Horizon member voting process, including copies of all documents concerning all communications (including draft communications) to members concerning the proposed reorganization, including letters, any Proxy or policyholder information statement, ballots, scripts for phone or website communications, website pages, emails or written correspondence, FAQs, and the like, and summaries of correspondence/complaints with members regarding the proposed reorganization as well as any information regarding the number of members entitled to vote on the reorganization plan and how this number and eligibility was otherwise determined.
- Copies of all documents concerning whether and for what purpose Horizon may upstream regular dividends permitted under the Holding Company Act (up to 10% of surplus) each year following the reorganization.
- Copies of all documents concerning whether or not any assets up-streamed to the parent holding company as part of the proposed reorganization or afterwards via upstream dividend payments will be available to pay policyholder claims or to reduce premiums.

- Copies of all documents concerning whether the parent holding company can or will pay any dividends to its policyholder members, including any related tax issues.
- Copies of all documents concerning whether and how, after the proposed reorganization, the members will retain ultimate control over the reorganized insurance company and the holding company.
- Copies of all documents and communications concerning appraisals, analyses, opinions, reviews, or statements concerning the actual or projected financial results, business plans, surplus, capital, capital adequacy or RBC, premium rates, claim costs, profitability, cash flows, value, market value, fair value, or inherent value of Horizon and all subsidiaries.
- Copies of all documents concerning any valuation opinions, including all models, appraisals, projections, budgets or analyses in connection with the proposed reorganization, and/or any alternative transactions.
- Copies of all documents concerning any analyses, reviews, discussions or consideration of possible future stock issuances by any of the newly created stock companies after the proposed reorganization.
- Copies of all documents concerning executive and/or board of director compensation, including any potential or anticipated changes thereto in composition (e.g., stock options, phantom stock, equity rights) or in amount as a result of or following the proposed reorganization.
- Copies of all documents concerning any planned or possible stock issuances by any entities within the reorganized Horizon in the future, including but not limited to stock options and phantom stock.
- Copies of all documents concerning whether insurance premiums charged members, or the insurer's claims paying ability, will be affected in any way by the proposed reorganization, including by the transfer of any statutory surplus from the insurer (and subsequent transfers via upstream dividends) to subsidiaries or other business units and subsequent loss of earnings on the investment income.
- Copies of all documents concerning, supporting or refuting any contention by Horizon or DBI that the proposed reorganization will not increase premiums or revenues per member on average immediately and in the future.
- Copies of all documents concerning Horizon's intent to evolve the Company's business following the proposed reorganization, including with regards to new product lines, non-insurance products, new distribution plans and new product details.

Policyholders and members of the public must be able to review this material in order to properly understand the proposed transaction, evaluate its impact on current policyholders and the public at large, and to oppose and/or recommend conditions on the transaction so as to ensure that the charitable assets of Horizon BCBS are protected and that policyholders are not negatively impacted.

Thank you for your prompt response to this request for documents.

Sincerely,

Renée Steinhagen, Esq.
New Jersey Appleseed

Maura Collinsgru
New Jersey Citizen Action

**NJ Health Service Corporation Reorganization, Kavin K. Mistry, Deputy Director,
Division of Law on behalf of Attorney General Matthew J. Platkin**

Kavin Mistry <Kavin.Mistry@law.njoag.gov>

Mon 17/10/2022 14:48

To: Commenthsc, DOBI [DOBI] <Commenthsc@dobi.nj.gov>

On behalf of Attorney General Matthew J. Platkin, I submit the attached comment letter from the Attorney General for inclusion in the record.

Thank you.

Kavin K. Mistry
Deputy Director, Division of Law
New Jersey Department of Law & Public Safety
Richard J. Hughes Justice Complex
25 Market St. | P.O. Box 112
Trenton, NJ 08625 - 0112
T: (609) 376-3202 | F: (609) 292-0690
E-Mail: kavin.mistry@law.njoag.gov

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State of New Jersey

OFFICE OF THE ATTORNEY GENERAL
DEPARTMENT OF LAW AND PUBLIC SAFETY
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PHILIP D. MURPHY
Governor

MATTHEW J. PLATKIN
Attorney General

SHEILA Y. OLIVER
Lt. Governor

October 17, 2022

Commissioner Marlene Caride
State of New Jersey
Department of Banking and Insurance
Office of the Commissioner
PO Box 325
20 West State Street
Trenton, NJ 08625

Dear Commissioner Caride:

As you know, Horizon has applied to the Department of Banking and Insurance for approval to reorganize as a mutual holding company. The Commissioner of Banking and Insurance is charged with approving or disapproving Horizon's application to reorganize. The entirety of that process is governed by P.L. 2022, c. 145. Importantly, Chapter 145 expressly sets forth that while Horizon may seek to reorganize its corporate form, it maintains its status as a charitable and benevolent institution as previously declared in P.L. 1985, c. 236 (N.J.S.A. 17:48E-41), and that while pursuing a reorganization, Horizon maintains its non-profit status. Furthermore, Horizon has explicitly stated at Page 5 of its application to the Department of Banking and Insurance that Horizon "will maintain its not-for-profit corporate form in the succeeding mutual holding company, and will remain a charitable and benevolent institution under New Jersey law." Chapter 145 expressly acknowledges the Attorney General's statutory and common law responsibilities as protector, supervisor, and enforcer of charitable trusts and charitable corporations, which includes Horizon in its current form and in any new, future corporate form. Importantly, Chapter 145 does not diminish the Attorney General's oversight power over charitable trusts and charitable corporations.

Please include this letter in the public hearing record with respect to Horizon's application to reorganize as a mutual holding company.

Sincerely,

A handwritten signature in blue ink, appearing to read "M. J. Platkin".

Matthew J. Platkin
Attorney General



Commenthsc, DOBI [DOBI]

From: Douglas Eagles <deagles77@gmail.com>
Sent: Tuesday, October 18, 2022 6:20 PM
To: Commenthsc, DOBI [DOBI]
Subject: [EXTERNAL] Horizon Blue Cross Approval

Hello,

My name is Doug Eagles and I have lived in Monmouth County for my entire life. I'm emailing you to ask you to approve Horizon Blue Cross Blue Shield of New Jersey's application to become a not-for-profit mutual holding company.

By approving their application you will allow Horizon to continue to address the needs of their customers and invest in programs that will improve the health of New Jerseyans well beyond their membership.

I've worked with nonprofits here in New Jersey for over twenty years and I've seen how Horizon has served as an important partner for hundreds of nonprofit and community-based organizations across the state. Changing to a not-for-profit mutual holding company will allow Horizon to make more investments to continue and expand on its previous work.

As a New Jersey-based organization, Horizon employs my neighbors and friends. They only sell health insurance to people and businesses that are also here. They have deeper ties and relationships to New Jersey than any of the other national carriers based in other states.

It's also important to point out that the proposed change makes Horizon's not-for-profit status permanent – they won't be able to be sold to a big national for-profit company. This is good for the State of New Jersey and all of us living in it.

I urge you to approve Horizon's application.

Thank you for your consideration.

Doug Eagles