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To: DCBS FormAPacificSource INS * DCBS
Subject: Comments on Legacy/Pacificsource Partnership

Many concerns regarding a more aggressive drive for financial bottom line results.

An independent medical quality assurance staff overseeing member care issues would be a counterbalance. This group would have to be medical professionals independent of Legacy, and with the power to enforce proper quality care procedures for members. Concurrent supervision would be more meaningful for members, than "after the fact" problem reviews.

Future plan designs should never give financial incentives to use Legacy facilities. Members should always have the clear right to choose.