## Tim Luedtke

From: Tim Luedtke <t.luedtke@navben.us>

 Sent:
 04/05/2011 5:28 PM

 To:
 alan.levin@state.de.us

 Cc:
 jack.markell@state.de.us

Subject: Yesterday

## Dear Alan,

Thank you for your valuable time. As we discussed, I believe there is significant opportunity for Delaware in health care, and health care's financing, to become the leader in how the country transition's under health care reform. Just today, I spoke with a payer/provider systems integration provider who apparently has worked in the past with BCBS of Delaware. As part of my work with our local Medical Society, I will be continuing discussions with the integration provider to see how their provider solutions fit with helping a new primary care physician become established, better coordinate care, and lead the way to constructive payment reform.

On a separate note, if you'd like to send any additional information on the proposed site along with any preparation work and financial or other job training arrangements Delaware has, I'd be happy to share with Ralph's team. Along those lines, I am impressed with Delaware's newly created BFF program and will gladly consider other ways to bring new jobs to Delaware.

Sincerely,

Tim Luedtke, Principal and Consulting Actuary Navigator Benefit Solutions, LLC 610.296.3062

Notice: This message is intended only for use by the person or entity to which it is addressed. Because it may contain confidential information intended solely for the addressee, you are notified that any disclosing, copying, downloading, distributing, or retaining of this message, and any attached files, is prohibited and may be a violation of state or federal law. If you received this message in error, please notify the sender by reply mail, and delete the message and all attached files.

In the absence of an express statement to the contrary, nothing in this e-mail constitutes an electronic signature. Further this e-mail does not represent a contract between the sender and the recipient, unless expressly stated as a contract.

To comply with U.S. Treasury Regulations, we also inform you that, unless expressly stated otherwise, any tax advice contained in this communication is not intended to be used and cannot be used by any taxpayer to avoid penalties under the Internal Revenue Code, and such advice cannot be quoted or referenced to promote or market to another party any transaction or matter addressed in this communication.

No part of this communication should be relied upon as a "Statement of Actuarial Opinion", unless expressly stated as a "Statement of Actuarial Opinion". Any actuarial advice, estimates, or projections contained in this communication are based upon assumptions. As actual events will likely unfold differently from the assumptions in the projections, such difference will result in actual results that are different from those in the projections and this difference could be material. We strongly recommend appropriate consultation with your own medical, insurance, financial, and/or legal advisors subject to the terms of any confidentiality or non-disclosure agreements.