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17th November 2026

Kelly A. Munson
Independence Blue Cross
1901 Market Street
Philadelphia, PA 19103
RE: Franklin Institute 11/10/2026.

Dear Ms. Munson;

I am contacting you about the events that occurred on Tuesday November 10th at the Franklin Institute. I was invited to the event by IBX via email, I successfully registered, I was warmly greeted, and when I stated my name for the register I was immediately escorted off the property by the security officer.

It is well known that I am extremely critical of the organization. I don't agree or appreciate many of the actions and expenditures it takes. I especially don't appreciate the legal activity, the denial of service, or the refusal to communicate.

In no way shape or form, on any website, social media interaction, at any in-person event, or in any other manner have I ever suggested anything violent. Everything has been well within my freedom of speech. However, the reaction I witnessed by simply stating my name clearly suggests I am labeled so. I am a security cleared government contractor with no criminal record. I believe this incident per se is actionable.

I have no choice but to respect the fact that you can deny me service, that is a completely separate complaint.

I respectfully ask that you contact the Franklin Institute immediately and reverse this characterization.

Would you kindly respond and let me know that particular request is handled? I insist that this be done immediately.

Most Respectfully Yours;



Joseph F. Cotter

Separate conversation:

I believe this event to be actionable, and I will seek it as such. As far as I'm concerned, it should be considered "violation of something". I understand that you have the right to deny me service. You've made that perfectly clear. This action is consistent with the pattern towards me since I had this insurance. But I think inviting me to your event and then being aggressive with me crosses some kind of line.

If it is actionable, I will assign all benefits and proceeds to the attorney in exchange for access to health care, including an immediate need for hospitalization. I agree to sit down with a health coach and define a certain amount of allowed visits, medications, etc, so that both parties agree.

I am currently infected from head to toe. My foot is infected, my skin is infected, my blood is infected, my teeth are infected, and both my ears are infected. My right ear is severely infected. I am at risk of permanent hearing loss should I not receive access to care soon.

I believe I require several days inpatient on intravenous antibiotic. Once that occurs, I will largely be back to normal.

Could you help facilitate that? Would you be willing to communicate with an attorney I choose to workout the resumption of normalized relationship between patient and health provider? Solving this 9 year issue would be both good for your brand and my health. And it would demonstrate that people can work together to solve health care issues.

I respectfully ask that that be pre approved for inpatient without legal attack. I would very much like to use the Paoli hospital for this, where I can be close to my family. If you're unable, or unwilling to help, I will seek inpatient care at a hospital in New Jersey, Maryland, or Delaware that does not primarily accept IBX insurance, and get on a payment plan.

Please let me know if you are willing to help me with resumption of health care services or not, nonetheless, I do insist the first part of this letter be addressed immediately (Franklin Institute complaint).