



Blue Cross bills could cost insurance coverage

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LIBERTY TOWNSHIP — This is about House Bills 5282 and 5283. These bills would allow Blue Cross Blue Shield of Michigan to operate more like a for-profit insurance company. In addition, they would:

1. Eliminate community rating, allowing Blue Cross to vary premiums according to age, health status and location.
2. Allow Blue Cross to charge sick customers up to 250 percent more than other customers.
3. Allow Blue Cross to deny coverage for pre-existing conditions up to 12 months. The current limit is six months.
4. Allow Blue Cross to increase administrative costs from 10 percent to 30 percent.
5. Eliminate the attorney general's ability to challenge proposed rate hikes on behalf of Michigan citizens.
6. Eliminate state oversight in setting reasonable Blue Cross premiums.

The state House voted not to concur with the Senate version. The bills are now in a joint House-Senate committee to work out the differences and come up with a final version.

The two local representatives, Griffin and Simpson, voted against the Senate version. According to Attorney General Cox, if the House version becomes law, people — the old, sick and most vulnerable — will pay more or lose insurance coverage.

Concerned voters should contact members of the conference committee: Rep. Virgil Smith (virgilsmith@house.mi.gov), Rep. Marc Corriveau (marccorriveau@house.mi.gov), Rep. Richard Ball (richardball@house.mi.gov), Sen. Tom George (sentgeorge@senate.michigan.gov), Sen. Jason Allen (senjallen@senate.michigan.gov) and Sen. Hansen Clarke (senclarke@senate.michigan.gov).

—Charles Ortiz

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