



November 30, 2008

## Insurance issue needs thorough attention

Rarely have lawmakers in Lansing done anything right when they've been rushed. Recall last year's much-maligned and ultimately ill-fated service tax, which gave way to the equally despised surcharge on the Michigan Business Tax. Both measures were the result of legislators scurrying to balance the budget while giving little thought to the consequences of their actions.

This week, lawmakers return for their lame-duck session, a time notorious for shoving through special-interest measures in hopes that the public isn't paying much attention during the holidays.

One of the items that could come up for a vote when the House and Senate reconvene Tuesday is legislation to reform the individual insurance market in Michigan. It's a complicated issue that's been on the table for much of the year, with the House and Senate approving different approaches, and a recent compromise being reached by a conference committee that has won the support of Blue Cross and Blue Shield of Michigan and the wrath of Attorney General Mike Cox.

The Blues claim reform is desperately needed in order for it to continue to be able to provide individual health insurance as the state's "insurer of last resort." The company says it lost \$111 million on its individual plans in the first nine months of this year and cannot continue to take a financial beating without changes being instituted.

Cox claims the bills are an attempt by Blue Cross/Blue Shield to circumvent state oversight, drastically increase rates, continue to build up mammoth reserves and buy for-profit businesses while at the same time enjoying all of the tax advantages that its competitors do not have.

We don't know what the answer is to this very complex issue. But we do know that it should not be a matter left to lame-duck lawmakers, many of whom are stepping down because of term limits or election defeat and are less reluctant to hand out favors, knowing they won't be held accountable by voters.

Consumers could end up paying a huge price for legislation hurriedly passed in the name of reform without the benefit of thorough hearings and public input. Lawmakers would best serve their constituents by leaving this issue untouched until the new legislative session begins next year.

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