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Blues action essential, but should wait for next year

Despite intense pressure from Blue Cross and Blue Shield of Michigan to act during their lame duck session, legislators should put health insurance reform on the list of items that can hold over to a new year and fresh thinking. Most of the major legislative players will remain in place so, while it's a fairly complex issue, the learning curve will not be that steep.

The nonprofit Blues have made a strong case for better protection in the growing market for individual health insurance. It is far too easy for commercial carriers in Michigan to attract healthy customers, while dumping anyone who is sick or gets sick off on the Blues, the behemoth that remains the state's insurer of last resort.

But the Blues' idea of a solution, which passed the House with only one hearing last year, swung way past leveling the playing field into something akin to empire building. A differing Senate bill has now landed in conference committee with the House version.

Compromise is rumored but certainly not with enough time for a full airing, given the stakes for increasing numbers of people who need individual plans because they have lost jobs or their employers have stopped providing group coverage. Gov. Jennifer Granholm has remained at a distance, although she has clearly stated goals of both strengthening the Blues and protecting customers.

That's no easy task, of course. Better to take the current compromise version into full hearings early next year, get the governor engaged, and allow lawmakers to make the ultimate decisions based more on logic than the arm-twisting and logrolling that typify the end-of-term rush.
