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## Blues legislation too important to rush through

By managing to hold off Blue Cross Blue Shield legislation for at least the first week of its lame duck session, the Michigan Legislature may be able to end its term without doing any harm.

A conference committee meeting on the Blues legislation was fortuitously canceled Thursday. The session was intended to push through the latest version of bills that the insurer is promoting to fix the individual insurance market.

Now, by one count, on their seventh rewrite, the Blues bills have sometimes appeared just hours before they were due for examination in committee. This is no way to rework the terms of insurance that affects millions of Michigan residents.

Blue Cross does need changes in state law to survive in the individual insurance market and fulfill its crucial mission as Michigan's insurer of last resort. All of Michigan has a stake in keeping the Blues in good shape.

But that hardly gives the huge not-for-profit company license to run roughshod over the lawmaking process. The bills involved keep getting rewritten with no time for proper analysis by the Legislature's fiscal agencies or hearings at which consumers, competitors and regulators could comment or even ask for clarification.

This whole issue started out on the wrong foot when the company succeeded in getting its favored legislation through the House last year after only one quick hearing. The Senate, after reviewing it much more thoroughly, passed different legislation last spring, which set the stage for the conference committee.

The best solution remains a commitment by the Legislature to take up the issue quickly in the next term, with a full complement of hearings and analysis. This is important policy that should not be rushed through in the brief window provided by the post-election calendar.

Blue Cross officials have said they want to be more transparent, and they have been forthcoming with much of their financial data. But they have remained dark-of-night operators in trying to shove the actual legislation through, and that is bad medicine for Michiganders, especially as more and more need individual health care coverage.

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