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## Editorial: Don't rush Blue Cross bills

by The Grand Rapids Press Editorial Board  
Saturday November 22, 2008, 9:00 AM

A package of bills that would affect individual health insurance coverage in Michigan will likely resurface during the upcoming lame-duck legislative session. Blue Cross Blue Shield of Michigan is pushing for changes that would revamp laws governing coverage, rate-setting, oversight and the company's profit-making options. The rushed holiday season is not the best time to consider making such significant changes.

#### WHY IT MATTERS

Lawmakers should not perform last-minute major surgery on insurance legislation but take time necessary to balance consumer and insurer needs.

Both the House and Senate have passed legislation addressing reforms sought by Blue Cross in the individual insurance market. But the House and Senate bills bear scant resemblance to each other. That's because it took the House only two weeks to approve a package of bills crafted by Blue Cross last October. The Senate spent months vetting the bills and making consumer-friendly changes. A joint House/Senate conference committee is working on compromise legislation. But it would be a Herculean task for lawmakers to thoroughly scrutinize any comprehensive Blue Cross legislation in the final weeks of the session. State Rep. Marc Corriveau, D-Northville, reportedly plans to introduce a revised Blue Cross proposal when the Legislature returns from recess next month.

If lawmakers insist on barking up the individual health insurance tree, they should focus on the easy quarry. Rate-setting oversight and changing the timetable for covering pre-existing conditions seem ripe for quick agreement. Issues requiring more than just a cursory vetting by lawmakers should be left for another session, when time permits a thorough analysis of all pertinent data and the ramifications of any changes.

Blue Cross, the state's largest insurer, is also the insurer of last resort for those who can't find coverage elsewhere. The company enjoys tax-exempt, non-profit status -- worth about \$80 million to \$100 million a year -- for taking on that responsibility. But Blue Cross says the company's future is jeopardized by mounting losses in the individual policy market.

About 400,000 Michigan residents currently pay for their own health insurance. That number is expected to grow significantly as more companies drop health coverage and job losses mount in the state. Blue Cross says it lost \$111 million on individual health insurance plans in the first nine months of this year and expects losses to reach \$264 million by 2009.

Michigan Attorney General Mike Cox questions those numbers and suggests waiting until the state completes its triennial audit of the company before making decisions about reform legislation. That makes sense. Blue Cross' projections of losses in the individual market have risen dramatically since its June quarterly report, when projected losses for 2009 were just \$102.6 million. What if the state audit shows something

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different?

Changes in how the individual insurance market operates are probably warranted given the expected growth everyone predicts. But 11th hour changes are not usually prudent. Lawmakers just have to think back to the Michigan Business Tax to see what can happen when important legislation is passed in a hurried fashion.

Blue Cross may be losing money on individual policies, but with a \$2.9 billion surplus it certainly is not in a financial death spiral. Lawmakers have time to craft insurance reform legislation that doesn't benefit Blue Cross too much and consumers too little. They should take the time to get it right.

E-mail a letter to the editor for publication online and in print:  
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Posted by **dkk898** on [11/22/08 at 10:37AM](#)

The "go slow" advice of this editorial is right on the mark. The details of this legislation can make a life or death difference in the lives of our citizens. Most Michigan citizens probably aren't even aware of the role of BCBS as an insurer of last resort and don't realize how vulnerable they are to what's finally decided. Especially with the increasing economic hardships we face, this legislation has to be right. Thanks for your wise advice to go slow.

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Posted by **kmrahe** on [11/22/08 at 2:39PM](#)

My personal experience with an appeal of a claim denied by BCBSM and the corrupt former Michigan insurance commissioner who finally sided with BCBSM against the findings of an outside reviewer, all logic, and ultimately the law (according to a subsequent Court of Appeals decision in a similar case), makes me very concerned about removing the ability of the Attorney General to challenge rate increases, which is one of the items proposed in this legislation.

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