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No need to hurry on Blue Cross bills

by Jackson Citizen Patriot
Friday November 28, 2008, 8:05 AM

The following is a [Jackson Citizen Patriot](#) editorial for November 28:

Since the Great Depression, Blue Cross Blue Shield of Michigan has served as this state's "insurer of last resort." The singular designation gives tax-free status to the nonprofit in exchange for the promise that it will turn no customer away.

Issue

Lame-duck Legislature considers taking up bills that help Blue Cross Blue Shield.

Our Say

Any changes ought to be part of a wider look at health care by the Legislature. The wiser approach is to wait.

Blue Cross says it suffers financially because of that arrangement, that it has to cover expensive, chronically ill people whom other insurers reject. The nonprofit says the time has come for reform. We agree.

And yet, we are not sure the Legislature needs to act immediately. Blue Cross, its private competitors and Attorney General Mike Cox are lobbying lawmakers fiercely over bills that could allow Blue Cross to charge higher

premiums for people who buy their own insurance policies.

Blue Cross officials insist they need help to defray growing financial losses when it comes to this particular group of customers. Solutions have included forcing other insurers to pay Blue Cross or, more practically, to let the nonprofit raise rates with less oversight.

The attorney general and other companies have cried foul. They point out that Blue Cross has added to its cash reserves and that it is spending hundreds of thousands of dollars on lobbying. The facts of the situation have become muddled.

Blue Cross has valid concerns, but a short, end-of-the-year session may not be the best way to address them. Any reforms need to take into account the bigger picture of the state's health-care system.

Blue Cross is in solid financial shape. Therefore, while it is important for the Legislature to deal with these issues, they do not need to rush into anything.

— Jackson Citizen Patriot

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Posted by **danielle** on [11/28/08 at 9:39PM](#)

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In the last two years, they tried to raise the rates of their non-'last resorts' customers. Several of those customers switched.

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Posted by **bpiguy** on [11/28/08 at 10:24PM](#)

My guess is that this is related to why we need health care reform. People who buy their own insurance probably do so because they can't get it any other way, that is, they don't belong to, or have been excluded from, a group. And I'd guess that the people who most need health insurance are the people who need health insurance the most.

Some form of universal coverage is indicated.

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