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Doing nothing was best call on Blues

Lame-duck stalemate plays to state's advantage

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• DECEMBER 29, 2008 • FROM LANSING STATE JOURNAL

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The Legislature often gets chided in this space for inaction.

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This month, lawmakers earned kudos for not doing something.



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The Legislature adjourned without passing bills sought by Blue Cross Blue Shield to rewrite state insurance law. And inaction gives Blue Cross, commercial insurers and the new Legislature a chance to review the health insurance market and how state policy should respond to market changes.

How the Legislature changes, or doesn't change, insurance law will affect the fortunes of insurers, the prospects for jobs and the health bills of thousands upon thousands of Michigan residents. It's a daunting task, one not tackled in the waning days, even hours, of a term-limited Legislature.

Blue Cross has been pushing individual market reform - and some unrelated insurance changes - for more than a year. The nonprofit and its House allies argued during the lame-duck session that further delay was unacceptable; Blue Cross' very financial health is at stake. They further argued that the legislation in play in December had been extensively vetted.

Not exactly.

There is plenty of dispute, for example, over Blue Cross' financial state and the effects of potential regulatory changes. Attorney General Mike Cox has been most vocal in his questioning of the insurer's financial claims.

Meanwhile under the Capitol dome, legislation was being drafted and redrafted - up at least to a draft No. 9. Some of the changes being made were significant. And this work really involved only a small group of people, not the full Legislature.

Had this process played out like Blue Cross and the House's Democratic leadership wanted, rank-and-file lawmakers would have had only a brief time to study a bill then vote on it.

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It's one thing to say that Michigan insurance law is ill-equipped to deal with market shifts, such as the decreasing ranks of employers offering health coverage to employees. It's quite another to push changes in a lame-duck session.

Maybe the work of Rep. Marc Corriveau, D-Northville, and his committee this month will turn out to be the wisest reforms for Michigan. Maybe not.

But by refusing to act this month, Senate Republicans under Majority Leader Mike Bishop, R-Rochester, have given the public, the Legislature and the industry time to proceed deliberately with due diligence in 2009.

In Your Voice

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SnottyBubbleTush wrote:

Vortican wrote: "Medical service providers charge as much as they do because of laws which require them to provide coverage to those who can't or won't pay, and insurance premiums are high because of the high cost of providing care, thereby creating the vicious cycle originating from too much government influence."

So, if laws requiring treatment of the uninsured are repealed, that would fix the problem? What would that look like, do you think?

12/29/2008 4:54:08 PM

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FreeSpeech wrote:

You say, "Choice and competition lowers costs. More government raises costs."

I say, au contraire. Germany, Britain, Canada, all the Scandinavian countries, Japan, China, etc. all subsidize health care, freeing their business sectors from having to bear that burden, thus putting them at a more competitive level with each other, and at a distinct advantage over us.. Their costs are not continually rising as America's system encourages. What arrogance to say our system is better because of some misplaced nationalistic pride, when clearly this is not the case.

You say, " We need to stop being afraid to take control of our own health and allowing the government to dictate health decisions for us."

Hey, stop what government control? Our health care system is free market, remember? You're saying the sky will fall. No, the sky high cost of health care will fall, and it needs to, before more people are forced into bankruptcy...which BTW doesn't happen anywhere else in the world.

12/29/2008 12:23:14 PM

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Thepeacemaker wrote:

Considering that 85% of our current state legislators received at least \$1,000 donations from the Blues to pass its package of 4 bills, speaks volumes. BCBS paid for a "fix" which enabled the bills to fly through the house unanimously. Thanks to Mike Cox's efforts, the Blues hve been unsuccessful to date.

The Blues' bills would eliminate oversight and competition, give the Blues and its for profit subsidiary--the Accident Fund--unfair market advantage, and increase premiums by 85% for those with chronic illnesses like diabetes and 250% for those with serious illnesses like cancer.

KILLING the BLUES' BILLS is what should have been done by these know- and do-nothing bozos, who continuously line their pockets in return for selling us down the river.

SCREW the BLUES and the LEGISLATURE, because the BLUES and the LEGISLATURE are SCREWING YOU!

John Pollard

"Fighting for Truth, Liberty & Justice for ALL"

12/29/2008 11:16:46 AM

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justjabbering wrote:

When an organization tries to jam through legislation at the last minute you know that the needs of the general public are not first and foremost in their minds.

12/29/2008 10:47:39 AM

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vortican wrote:

Choice and competition lowers costs. More government raises costs. Simple.

Universal health coverage will do nothing but lower quality and raise the cost for everyone. Medical service providers charge as much as they do because of laws which require them to provide coverage to those who can't or won't pay, and insurance premiums are high because of the high cost of providing care, thereby creating the vicious cycle originating from too much government influence. Perhaps this delay will allow people to understand that when states put up barriers to competition and market influences, we all suffer. Forcing businesses to conform to government standards never allows for ingenuity, creativity, and efficiency and allows exploitation, profiteering, and greed. Sacrificing more will not lead to savings; it only leads to dependence. We need to stop being afraid to take control of our own health and allowing the government to dictate health decisions for us.

12/29/2008 10:43:00 AM

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