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Wednesday, February 20, 2008

Letters

Health care bills stir conflicting diagnoses

Plan harms elderly, ill

Proposed legislation would devastate access to health care for the elderly and chronically ill. The bills would allow Blue Cross/Blue Shield of Michigan to function more like a for-profit insurance entity, transforming its core mission of caring for all on an equal cost basis regardless of age and pre-existing conditions. This legislation would allow Blue Cross to deny coverage for pre-existing conditions for up to 12 months, cherry pick its enrollees (by charging ill persons a 250 percent higher premium) and increase its administrative cost charge.

Equally egregious is the proposal to eliminate state oversight in setting reasonable Blue Cross premiums and to eliminate the attorney general's ability to challenge rate hikes on behalf of Michigan residents.

Stephen M. Aronson, M.D.

Ann Arbor

Firms need health reform

Legislation has been introduced that provides affordable health care for those individuals not covered by their employer or spouse. The bills provide individuals and their families with fair pricing, the security of knowing they can obtain coverage and protection against rate hikes -- resulting in a safety net to reduce the number of uninsured. This proposed legislation provides no bias against current or past health conditions.

Due to financial burdens, many businesses do not offer group health care to their employees. The need for Blue Cross Blue Shield to cover these individuals is vital. How long can Blue Cross continue to take on this risk and still cover those in need of individual insurance at a reasonable price? Please help our consumers and Michigan's already struggling business community by supporting legislation that guarantees the ability to get good coverage, affordable health care products and continuing coverage despite medical conditions.

Edward Deeb

President and CEO

Michigan Business and

Professional Association

Michigan Food & Beverage Association

Warren

Do Blues act like nonprofit?

The turmoil surrounding the Blue Cross Blue Shield legislation is causing me to question both sides of the health care insurance issue. What really bothers me though is that Blue Cross is spending I don't how much money on ads telling people what a wonderful company it is. I don't believe a truly

dedicated nonprofit would advertise in this way.

Carl Steinecker

Green Oak Township

Prescription for higher bills

Under the bills, Blue Cross Blue Shield of Michigan would be able to raise premiums without challenge prior to rates becoming effective. Then, if challenged and found to be unreasonable, an appointed official (not responsible to the voters) might agree to require refunds.

The good news is that this proposal is not a tax increase. The bad news is it is still another way to increase the expenses of citizens if they choose to reside in Michigan.

Ed Leslie

Farmington Hills

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