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Thursday, February 14, 2008

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Published February 14, 2008
[From Lansing State Journal]

Joan Budden: Bills give patients a break

Joan Budden

is vice president for individual business for Blue Cross Blue Shield of Michigan.

Legislation before Senate familiar, and much needed

Individual Insurance reform will be addressed over the coming weeks by the Michigan Senate. The reforms put protections in place for people who are buying or will be buying their own health insurance. But the current marketplace is not an easy one for them.

Today's regulations allow commercial insurers to operate like nowhere else in the country.

They insure the young and healthy and face no consequences when they simply ignore the people they consider "undesirable risks." These insurers charge whatever they want and raise rates without limits. So if even for people who have coverage now at a reasonable rate, there are no guarantees they will have coverage in the future.

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Specifically the reforms:

- Prohibit insurance companies from raising rates at renewal just because people get sick.
- Put a cap on insurance company profits by requiring them to pay out a percentage of their premiums for health services.

And for the first time ever, the Insurance Commissioner will have authority to order refunds when an insurer's rates are excessive.

• Create a uniform, fair pricing system for consumers who are buying individual health insurance.

• Guarantee access to coverage by ensuring that Blue Cross Blue Shield of Michigan continues its role of providing health coverage to everyone.

Seem familiar? These reforms are essentially the same as those put in place for Michigan's small employer health insurance market in 2003.

We've been down this road before, but we still have a way to go to complete total reform in Michigan.

With the changes in the marketplace causing more people to buy their own coverage, they need the same security afforded those in the small group market.

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Those reforms have proven to be successful. In May 2007, the state insurance commissioner concluded that small group market reform stabilized the market, moderated rates and increased competition among insurers. In fact, the Blues actually lost market share as a result of small group reform.

Still the opponents argue against individual insurance reform. They are fighting the bills at every turn, attacking the Blues on everything but the main issue: providing secure and affordable health care for people in the individual market.


The reality is that reform in the small group market was the right thing to do then, and reform in the individual market is the right thing to do now.

Individual market reform is about basic fairness and protection for Michigan residents.

All Michigan residents deserve an insurance system that puts them first.

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