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## Gary Gosselin: Thoughtful approach to insurance reforms welcome

by Gary Gosselin

Thursday February 07, 2008, 3:45 AM

One of the big issues in Lansing - and the entire state - right now is individual insurance market reform.

That issue has taken the form of HB 5282 - 5285.

Those bills sailed through the State House last year and are now with the State Senate Health Policy Committee, which has been holding informational hearings the past two weeks.

The committee, headed by Sen. Tom George, R-Kalamazoo, is taking its time, listening to all sides and gathering information. That's a good thing. It should be at least two more weeks before any decision is made.

George, who's also an anesthesiologist, said he wants to make sure he and members of his committee are armed with the best information.

Given that the legislation zoomed through the House with some members allegedly not fully aware of what they were passing, it's best that the process slow down, and that careful and deliberate consideration be given on this huge issue.

Blue Cross Blue Shield and Priority Health have both estimated their individual insured customer base of 6 percent will shoot to as high as 25 percent in the next 10 years.

The sides have lined up, with backers saying this package addresses the most significant reforms, including insurance company-funded Guaranteed Access Plan and rate bands to diminish rate fluctuations.

Those in opposition say this lowers government oversight and gives BCBS too much power in administering the plan.

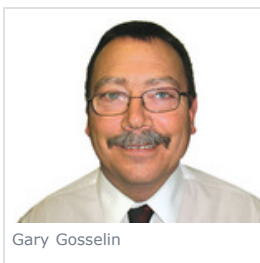
BCBS controls about 70 percent of the commercial insurance market in Michigan. Both sides are inundating us with commercials, trying to inflame passion in an issue we should be passionate about.

George and his committee have heard about GAP plans and insurer of last resort plans in other states, and said they both have appealing qualities, but aren't ready to rush to judgment.

He said he and his committee realize the effect their actions will have not only on the players in the market but also on businesses and individuals.

They are inquiring about unintended consequences, which may be higher insurance costs at the outset for long-term stability.

They also are studying whether a big rate hike would actually happen, and



Gary Gosselin

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the potential for insurers and individuals to drop out of the market, which would hurt competition and be counter to the objective of insuring more individuals.

The committee knows it's looking at what may be the framework for individual insurance coverage going into a period when the greatest growth in that area is predicted.

Much is at stake with HB 5282-5285. George and his committee are moving with deliberate care for just that reason.

Rather than listen to the 30-second sound bites and warnings of dire consequences, the best we can do is emulate the Senate Health Policy Committee and learn what these bills are about.

We need to become informed about these issues and let our legislators know how we feel as educated consumers.

For a list of your state legislators, and to view a copy of the bills, visit [www.legislature.mi.gov](http://www.legislature.mi.gov).

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