



GUEST OPINION: State needs more health insurance options

By EDWARD DEEB

Times are changing in regards to Michigan's health care needs. In part, it is due to our struggling economy, and another reason is the growing trend for the need of individual insurance, as it relates to insurance for individuals and families.

Michigan's consumers need more affordable options in health care.

Legislation has been introduced in Michigan that provides affordable health care for those individuals not covered by their employer or spouse. House Bills 5282-5285 provide individuals and their families with fair pricing, the security of knowing they can obtain coverage, and protection against rate hikes -- all resulting in a safety net to reduce the number of uninsured families and individuals. This proposed legislation provides affordable health care, with no bias against current or past health conditions.

We are now seeing a significant shift in the market as to the definition of a business. Many individuals now run a business out of their home or work from their home as a contracted employee. These individuals need health insurance for themselves or their family, and this new legislation provides a much-needed option.

As Michiganian are adapting to a new and downscaled economy, so are its employers. Due to financial burdens, there are many businesses that do not offer group health care to their employees. These firms are now opting out of group insurance, thus leaving employees to seek individual coverage on their own.

Depending on the individual's age and health conditions, it may be an uphill and costly venture to secure coverage under current health care options.

The need for Blue Cross Blue Shield to cover these individuals is vital. We are now seeing young and healthy individuals purchasing coverage from other carriers, while the older and less healthy individuals are being referred

for coverage to Blue Cross Blue Shield, the state's insurer of last resort. The question is, how long can Blue Cross Blue Shield continue to take on this risk and still be able to cover those in need of individual insurance at a reasonable price?

Please help our consumers and Michigan's already struggling business community and support legislation that guarantees the ability to get good coverage, affordable health care products, and continuing coverage despite medical conditions.

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