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What the bills say

January 24, 2008

Key provisions of House Bills 5282, 5283, 5284 and 5285:

- Let Blue Cross Blue Shield of Michigan raise rates without prior approval. Blue Cross wants a "file and use" system, as commercial insurers in the state are allowed, that would let it set its own rates, subject to subsequent review by the insurance commissioner.


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- Set minimum and maximum rates for coverage, a system called rate bands, now in use in 11 other states.
- End consumer and attorney general challenges to rate hikes.
- Create a guaranteed access insurance pool. This system would provide health insurance for people denied coverage through other plans.
- Double from six months to 12 months the time during which Blue Cross could deny coverage to applicants with prior health problems.
- Allow the Accident Fund, a for-profit subsidiary of Blue Cross, based in Lansing, to sell more than workers compensation insurance.

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