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## Take time to find the right cure for Blues

It was pretty remarkable that the Legislature beat back a late push during its lame duck session by Blue Cross Blue Shield of Michigan to radically alter the Blues' obligations as Michigan's insurer of last resort.

The giant insurer routinely showers legislators with thousands of dollars in campaign contributions and usually has its way with Lansing. For nearly a year, the Blues had been selling a very compelling story for change: that growth in expensive (for the Blues) individual health care policies is pushing them to the brink of insolvency, or at least threatening the financial health that ensures their existence in this state.

But in the end, lawmakers -- especially state Sen. Tom George, R-Kalamazoo, and Senate Majority Leader Mike Bishop, R-Rochester -- stood firm and resisted running ill-conceived, hurried legislation through a lame duck session. The Blues bills would have left too many tatters in the safety net the insurer provides for millions of people in Michigan.

Attorney General Mike Cox, perhaps out to earn some stripes in anticipation of a 2010 gubernatorial run, led an ardent charge against the Blues' attempts to ram insurance reform through without the thoughtful balancing of interests that's required.

But there is work to do next year, and it should be a priority for the new Legislature and Gov. Jennifer Granholm, who generally stayed on the sidelines in the battle of the Blues this year. The Legislature has to deliver something that will help the Blues with their economic problems but also preserve the access to coverage and affordability the company is bound to provide for all state residents.

That won't be an easy task. Insurance reform is complex. New legislators will have to get up to speed in a hurry.

There also aren't a lot of examples around the country to borrow from for success. The "risk-pool" models that some states have adopted -- which spread the financial burden of high-risk insurance policies among the state's several different insurers -- aren't working as well for consumers as the Michigan Blues' insurer-of-last resort model.

But doing what the state is doing now won't work for the Blues, given the demand for coverage to fill gaps in Medicare and the massive growth in individual policies expected as people continue to lose jobs and employer-paid insurance. If nothing changes, the Blues could be facing loss of their Blue Cross certification due to declining reserves.

So there's tough work ahead, and the Legislature will need to be more disciplined in 2009 than it was this year in crafting something that works, both for the Blues and for the people of Michigan.

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