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## Judge says Blue Cross hasn't made case to raise rates

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An administrative law judge says Blue Cross Blue Shield of Michigan has not made a case to the state for raising rates of individual health insurance.

The Detroit Free Press reports David Lick's opinion Wednesday could lead to lower increases than those sought by Blue Cross for about 22,000 consumers.

Blue Cross spokeswoman Helen Stojic says the opinion is not final. She says Blue Cross has 30 days to respond, and the state insurance commissioner will rule.

Lick also said Blue Cross' \$2.4 billion in reserves should be considered. He termed the surplus "very high by any standard."

Stojic says the reserves fall within state limits.

Ann Arbor attorney Joe Aoun challenged the increase in 2006 on behalf of a Livonia couple. He applauded Lick's ruling.

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