



Anti-Blues Forces Launch Podcast

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As the Blue Cross/Blue Shield of Michigan (BCBSM) bills head to conference, the anti-Blues forces are putting new pressure on the Legislature with a podcast.

The Put Michigan People First coalition is against a high-risk pool, which is in the House legislation but not in the Senate. Members argue this will raise premiums on the elderly, poor and disabled. The coalition, which includes AARP and the Michigan Disability Rights Coalition, wants the continued oversight of BCBSM they say is present in the Senate version but not the House's.

"We appreciate the House-Senate work group's effort to proceed with careful deliberation on these bills, as the issues are extremely complex and have far reaching implications for the health and welfare of millions of Michigan citizens," said Mary ABLAN, executive director of Area Agencies on Aging Associations in Michigan and a coalition member.

Other features the coalition supports in HB 5382 and HB 5283 are:

- Continues the Blues' nonprofit status and its social mission as Michigan's insurer of last resort, accepting all who apply.
- Retains the six-month waiting period before insurance benefits begin for people with existing conditions and extends this concept for all carriers. That period currently is at 12 months.
- Implements no significant changes to Blue Cross' rating methodology that would include the consideration of health status. Further changes to the individual market should be made based on the results of an independent study of the market.
- Employs the common definition of "individual" that is already available, and is the standard used in the federal Health Insurance Portability and Accountability Act (HIPAA), in any individual market reform legislation.