

House Dems: Plan Guarantees Health Care Access, Reins in Costs

Reforms would protect people by prohibiting insurers from jacking up rates on sick

— May 11, 2009

LANSING – House Democrats today unveiled a major health care reform package that would guarantee health care access to all Michigan citizens, prohibit insurance companies from rejecting or jacking up rates on the sick, and expand coverage for Michigan children. The plan would also rein in the skyrocketing cost of health care by creating a catastrophic health care fund to protect the sickest individuals.

"Our plan requires all insurance companies to guarantee health care coverage to Michigan citizens, and ends the outrageous practice of insurance companies refusing to cover the sick or elderly," said House Speaker [Andy Dillon](#) (D-Redford Township). "Health care reform is too important to wait for Washington to act – we need to take action here in Michigan to guarantee access to protect each and every Michigan citizen."

The House Democrats' plan to guarantee access to health care takes aim at a key element of Michigan's health care crisis. As more and more workers lose their jobs and employer-based health care coverage, many find themselves being rejected by insurance companies because they have an existing medical condition, adding to the state's more than 1.1 million uninsured residents. Michigan leads the nation in unemployment – 12.6 percent in March according to the U.S. Bureau of Labor Statistics.

The House Democrats' plan will:

- Guarantee access to health care by requiring insurance companies to cover people who have pre-existing conditions, such as diabetes or cancer.
- Prohibit insurers from raising rates on individuals who become sick.
- Ban unfair market practices like cherry picking the healthiest individuals to cover, which drive up insurance rates and prevent some of the most vulnerable residents from obtaining care.
- Expand the state's MICHild program to help cover every child in Michigan.
- Create the Michigan Catastrophic Protection Plan