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# Highlights of bills passed

BY PATRICIA ANSTETT • FREE PRESS MEDICAL WRITER • March 10, 2008

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Highlights of bills passed by the Michigan House and pending in the Senate

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Four bills promoted by Blue Cross Blue Shield of Michigan would change pricing and rate-setting policies for people who buy their own health insurance.

There are three main types of individual policies: nongroup, purchased by an individual or family; group conversion, which is coverage extended to a person or family after workplace benefits have been stopped, and Medigap coverage, a supplemental Medicare plan for retirees.

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 so-called file-and-use system, as for-profit commercial health insurers in the state are allowed, that would let it set rates, subject to later review by the insurance commissioner. If the commissioner deemed increases to be excessive, refunds could be ordered.
- 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 increases.
- Create a guaranteed access insurance pool that 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 for preexisting conditions.
- Allow the Accident Fund, a for-profit subsidiary of Blue Cross, based in Lansing, to sell more than workers compensation insurance.

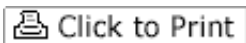
For more details on the legislation, and to contact people to share your opinion, go to:

- [www.fixhealthinsurance.com](http://www.fixhealthinsurance.com), Web site for Blue Cross and other proponents.
- [www.putmipeoplefirst.com](http://www.putmipeoplefirst.com), a Web site for commercial insurers, AARP, Consumers Union and others opposed to the legislation.

*By Patricia Anstett*

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