

## EDITORIAL

### **Insurance debate must be thorough**

For months, Blue Cross Blue Shield of Michigan has been lobbying for changes in state law governing how its rates are approved, what products its for-profit Accident Fund subsidiary can sell and how medical care for high-risk individuals is paid for.

The state House passed a package of bills last fall seemingly written by the nonprofit Blues themselves.

But the bills now rest in the Senate committee chaired by physician-lawmaker Tom George, R-Kalamazoo, who last week offered his own proposals. (See story, Page 3.)

George's version doesn't include one thing the Blues really want: a high-risk pool to cover the costs of caring for individuals with serious medical conditions. Blue Cross would run the pool at its own expense, but its competitors would finance it after the first two years. Without that change, Blue Cross would have to continue, by law, to serve as an insurer of last resort, taking everybody, even people considered uninsurable in other states.

George says he's not sure such a pool is needed; he wants to hold additional hearings through April 30. But lawmakers supporting Blue Cross are pressuring the Senate to act.

**George should stand his ground. This debate is important. More and more individuals will be paying for their own health insurance. Lawmakers should resist temptation — and lobbying — to rush new laws through.**