

Report on Public Policy Position

Name of section:

Elder Law & Disability Rights Section

Contact Person:

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Bill Number:

[HB 5282](#) (Smith) Insurance; health; individual health benefit plans; regulate. Amends secs. 2213b, 3406f, 3503, 3519, 3521, 3525 & 3539 of [1956 PA 218](#) (MCL [500.2213b](#) et seq.) & adds ch. 37A.

[HB 5283](#) (Gaffney) Insurance; health care corporations; nongroup coverage; require to comply with insurance code and provide for general amendments. Amends secs. 308, 401e, 402b, 608 & 610 of [1980 PA 350](#) (MCL [550.1308](#) et seq.); adds sec. 220 & repeals sec. 614 of 1980 PA 350 (MCL [550.1614](#)).

[HB 5284](#) (Farrah) Insurance; health care corporations; health care corporations owning certain subsidiaries; permit. Amends secs. 202, 206 & 207 of [1980 PA 350](#) (MCL [550.1202](#) et seq.).

[HB 5285](#) (Hune) Insurance; health; health care corporations owning subsidiaries; permit. Amends sec. 5104 of [1956 PA 218](#) (MCL [500.5104](#)).

Date position was adopted:

January 28, 2008

Process used to take the ideological position:

Position adopted after an electronic discussion and vote.

Number of members in the decision-making body:

20

Number who voted in favor and opposed to the position:

13 Voted for position

0 Voted against position

0 Abstained from vote

7 Did not vote

Position:

Oppose

Explanation of the position, including any recommended amendments:

This package of bills would make significant changes to the statutory provisions governing Blue Cross Blue Shield of Michigan's duty to offer health care coverage to all Michigan citizens at fair and reasonable rates. The bills also limit oversight of BCBSM's operations by the Office of Financial and Insurance Services. The bills would eliminate the requirement for "community rating" and allow BCBSM to vary premiums according to age, health status, and place of residence; increase the allowable disqualification period for pre-existing conditions from 6 months to 12 months; eliminate the Attorney General's ability to challenge proposed rate hikes; and limit oversight by OFIS of premium increases. These bills, if enacted into law, would adversely affect the ability of seniors and persons with disabilities to obtain adequate, affordable health care coverage.

The text of any legislation, court rule, or administrative regulation that is the subject of or referenced in this report.

<http://legislature.mi.gov/doc.aspx?2007-HB-5282>

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