



June 26, 2009

Black: House bills are preferred on health insurance

Michigan's health care system is broken. More people are losing their employer-based coverage and are being forced to seek out health insurance on their own.

Unfortunately, this growing segment of the population is facing numerous roadblocks set up by health insurance companies looking to make a profit.

Legislation introduced by state Rep. Marc Corriveau would reform Michigan's broken system, help protect Michigan consumers and make sure no Michigander is left without access to affordable, quality health care. Corriveau should be praised for his hard work on this critical issue.

A package of bills introduced by state Sen. Tom George also would expand coverage of the uninsured, via the creation of two new state government programs. It would also protect people from losing their coverage if they get sick.

George's legislation is a step in the right direction, but more can be done to protect consumers and make sure Michiganders don't face rate increases when they get sick.

That's where Corriveau's legislation comes in. Corriveau's proposal would:

- Guarantee access by requiring insurers to cover people with pre-existing conditions.
- Prohibit insurance companies from raising rates on people when they get sick.
- Require all insurance companies to accept everyone for coverage, regardless of their pre-existing conditions, rather than "cherry-picking" only the healthy to cover.
- End discrimination against women when determining rates.
- Expand the MIChild program to help cover every Michigan child.
- Create a special fund that will rein in health care costs and protect sick Michiganders from predatory insurance companies.

We are encouraged to see that our elected leaders are taking action on bringing about real reforms to our broken health care system. It's about time.

This action comes as health care costs skyrocket, forcing more businesses and employers to cut health care and drop insurance coverage for their workers. That means millions of families must now get their own insurance. Unfortunately, Michigan's health insurance system is ill-equipped to keep pace with these changes, leaving many families at risk unless we make positive changes.

At a time when insurance companies are raking in huge profits and putting their bottom lines ahead of people, we need real reforms that will protect working families. Michigan families want health insurance reform - not more public relations spin and slick ads from insurance industry giants.

The House and the Senate must come together and find workable solutions to Michigan's health care crisis that will benefit all Michiganders. Families who work hard and play by the rules can't afford to wait much longer. The time to act is now.

Additional Facts

William Black is legislative director for Michigan Teamsters Joint Council 43 in Detroit.
