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Opinion

GUEST OPINION: Health care plan offers needed reform for state

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By REP. MARC CORRIVEAU

As our state and nation continue to address our global economic crisis, the rising costs of health care place an even greater burden on our hardworking residents.

Through no fault of their own, they have become victims of a health-care system that is broken and in need of serious reform.

As chairman of the House Health Policy Committee, I have spent the last year alongside my colleagues from both sides of the aisle, carefully evaluating the problems and potential solutions for our health-care system.

Using what we have learned, we have crafted a comprehensive plan that will guarantee access, bring affordability to the system, and hold insurance companies accountable to every Michigan resident.

As health-care costs continue to skyrocket, families have been burdened by the daunting task of trying to afford even the most basic levels of care. What's more, many employers are scaling back or altogether cutting health-care coverage for their employees. As a result, our neighbors who have lost their paychecks and benefits are forced to choose between purchasing expensive individual coverage or going without.

This trend forces far too many of our residents to gamble with their health, and it's a risk that no one should have to take — especially our children.

More than 1.1 million of Michigan's 10 million residents are uninsured, and more than 100,000 children in Michigan don't have the health coverage they need, according to the Michigan Department of Community Health.

While lawmakers in Washington, D.C., have expressed an interest in tackling the issue, Michigan's health-care system is failing us today, and we cannot wait for the federal government to act. That is why we recently introduced an aggressive reform plan in the Michigan House of Representatives.

The House Health Care Reform Package will prohibit insurance companies from "cherry picking" healthy residents over individuals with pre-existing conditions such as diabetes, asthma or heart disease. Further, the package ensures that insurance companies cannot cancel or jack up prices on people when they become sick.

To help reign in skyrocketing costs, we will establish the Michigan Catastrophic Protection Plan (MICAPP), funded entirely by the insurance system. MICAPP distributes the cost of providing care for the most expensive medical conditions to all insurance companies.

By helping to maintain employer-provided health care, Michigan residents will continue to have quality coverage without the burden of having to choose between health care and other life essentials.

Additionally, the plan will reduce health-care costs by creating incentives for healthy behavior, integrating technology, and implementing measures that industry experts recommended time after time.

Finally, the plan establishes the Michigan Health Affordability Fund, which puts the tax-exempt value of our nonprofit insurance companies to work for Michigan residents. The Fund will expand the eligibility of the state's MIChild program to cover every child across the state, and assist the uninsured in purchasing health coverage.

I welcome input from all who would like to contribute to our process.

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