

Request hits non-group subscribers

Blues ripped at rate hearing

By MICHAEL MATUSEWSKI

Blue Cross-Blue Shield's image and its latest rate increase request are taking a beating.

Person after person from across the metropolitan area challenged the Blues' latest request at a state insurance Commission public hearing earlier this week in Detroit.

Those denouncing the proposed increases, which would primarily be absorbed by senior citizens and single policy holders, were applauded by the more than 100 persons in attendance. Some who testified received partial standing ovations.

Wayne County officials and insurance commission staff members said the Blues have asked for either a straight 30 per cent rate increase for those subscribers in the "non-group or group conversion" categories or approval of a five per cent increase on reduced coverage for those categories.

WAYNE COUNTY Commissioner George Hart (D-Deerborn), who has zealously campaigned against the Blues' proposal, asked, "What will this hike amount to in dollars and cents?"

As an example, he described a 60-year-old widow who is "too young to receive medicare, lives on reduced social security and works part-time in a Hamtramck bakery."

"She pays," Hart said, "\$374 a year for her policy. . . . If the Blues are allowed to have a 30 per cent increase on July 1, this woman will have to pay \$746 a year for her coverage."

"That's an immoral rate by anyone's standards," Hart said.

THE BLUES also plan to drop comprehensive medical and hospital cov-

erage for 117,000 non-group subscribers and 150,000 former group members who have converted to individual policies.

As a replacement, the Blues will offer three "new options" to the non-group and group-conversion policyholders. The options will offer lower benefits and more out-of-pocket costs.

The plan, according to John Burry, executive vice president for financial affairs for the Blues, would give persons who pay for their own insurance, "a chance to reduce costs for that coverage as much as 33 per cent or increase costs to 11.4 percent."

The major points of the three options are:

• **PLAN ONE**—The subscriber would pay 20 percent of hospitalization costs and 20 percent of doctors' service charges. He would not pay more than \$400 out of his own pocket for hospital costs for each visit.

• **PLAN TWO**—The subscriber would be required to pay 50 percent of the costs of hospital charges and 30 percent of physicians' charges. He would not pay more than \$600 in hospital costs for each hospital visit.

• **PLAN THREE**, billed the "\$30 Room Allowance Plan"—the Blues would pay \$30 per day toward hospital room charges and would cover other hospital services, x-rays and lab tests for example in full. The subscriber would pay 30 per cent of all doctors' fees.

THE PROPOSALS drew the fire of nearly two dozen persons from around the tri-county area and such affected groups as the United Auto Workers, the United Steel Workers, the Mich-

igan Citizens Lobby and the Detroit Office on Aging.

P. Blaine Martin, 72, of Rochester, said, "They're going after the old people first. Why? Because they're the most vulnerable."

Southfield residents George and Dorothy Zuchal, both retirees, joined the chorus opposing the Blues. They said, "We're being picked on. We're just retirees trying to live on a moderate amount of money."

Burry said the Blues had decided to drop comprehensive coverage for the non-group and group-conversion policyholders because rates had not kept pace with costs. He said the Blues were losing good medical insurance risks—the young who are less likely to use their benefits—compelling commercial companies whose rates are not strictly controlled by the insurance commission.

"WITH THIS never-ending spiral of costs going up and better risks dropping out, the price of insurance is going so high that the only people who can afford it are the sick," he said.

Even though the elderly protested the loudest and longest, the Blues were also rapped by younger policyholders. Maureen Ashman, 26, of Southfield, said her family is finding it hard to stay ahead of its Blue Cross payments.

Mrs. Ashman, a mother of one, said, "Every time we put some money away, the Blue Cross bill comes in. We can't save anything."

In a heated discussion with Burry, she asked why her family's insurance rates should increase when they were already paying nearly \$1,200 annually and charging only \$40 a year to the Blues in medical expenses.

"If you're charging only \$40 a year, you're among the fortunate," Burry responded.

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