

# Senate sits on health care bill after House win

BY TIM RICHARD  
STAFF WRITER

A health-care bill that sailed through the state House on a 108-0 vote is the center of a storm in the Senate, where small businesses insist it will drive up costs and drive out insurers.

Rep. John Jamian, R-Bloomfield Township, steered House Bill 5572 through months of negotiations and compromise to easy passage in mid-September. It would:

- Require insurers to cover "pre-existing conditions" of an individual under a group policy.
- "Pre-existing conditions" include such ailments as diabetes, hypertension and heart problems.

- Allow insurers to exclude an individual buyer from coverage of a "pre-existing condition" for six months.

Sen. John Schwarz, R-Battle Creek, a physician and supporter of the Jamian bill, accused insurers of "cherry-picking" — wanting to insure only healthy people on whom they can make a profit and leaving others out in the cold.

"I find that unacceptable. There's a fairness issue here," Schwarz said at an Oct. 30 hearing in Lansing of the Financial Services and Health Policy committee. He cited an Ohio worker who would like to move to a job in Michigan but is blocked from health insurance coverage for six months.

A spokesperson for Blue Cross and Blue Shield of Michigan agreed. "To avoid high-risk enrollees, carriers use evasive tactics such as medical underwriting, pre-existing condition exclusions, industry screening and durational writing," said Mary Burgess-Faroni in a memo to lawmakers.

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They are sponsored by Reps. Penny Crissman, R-Rochester, and Gerald Law, R-Plymouth, among others. Called the "Patient's Bill of Rights," the

bill, Wis., opposed the bill, citing Kentucky's 1994 law prohibiting exclusion of pre-existing conditions. "In some cases, we received applications (for insurance) the day before (transplant) surgery because we covered transplants," said Ryman. His company's experience was one transplant in 613 Kentucky policies versus one in 3,000 in Florida. Ryman accused Kentucky of promoting "adverse selection," the opposite of cherry-picking.

Schwarz replied: "The number of transplants will do nothing but increase."

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bill would require insurers to fully inform customers in plain-English documents and to establish formal grievance procedure by Oct. 1, 1997.

No comments on the testimony or bills were made by Sen. Michael Bouchard, R-Birmingham, chair of Financial Services; Mike Rogers, R-Brighton; Willis Bullard Jr., R-Milford; or three Democrats.

## Modest step

Larry Horwitz, of the Economic Alliance of Michigan, representing company and union buyers of health insurance, called an impromptu news conference during a break to rebut Ryman's charges concerning Kentucky and other states.

Many of those states — notably New Jersey and New York — regulated rates, guaranteed coverage and mandated benefits. These (Michigan) bills don't do any of that. Their examples have been states that did far-reaching changes. They're comparing apples and grapefruit," said Horwitz, adding:

"The House bill is a very modest step."

Brighton insurance agent Patrick Humant said he had "mixed emotions" on the question of requiring coverage of pre-existing conditions. "I can't buy insurance from my own insurance company. That's not right. But it's not worth bankrupting the whole system for pre-existing conditions."

The answer, Humant said, is not to pass the House bills but to let the federal Kennedy-Kassebaum law take effect next July 1.

That federal act deals with portability of benefits, allowing workers to carry benefits from one job to the next. But it defines "eligible individual" as a person who recently had group health coverage, which some lawyers say won't help individual insurance buyers.

ance buyers.

## Chambers split

The debate found the Greater Detroit and Michigan Chambers of Commerce on opposing sides.

Tim Beck, a Detroit insurance agent, said that when he started in 1975 no one inquired about pre-existing conditions. After about 1980, insurers tried to get rid of pre-existing conditions. "The bottom line is how to avoid paying claims," said Beck. "I'm not interested in doing business that way."

Nancy McKeague, representing the state chamber, said in an earlier hearing that the Jamian bill "removes a major incentive for people to take personal responsibility and purchase health insurance before they need it."

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Oakland University, with a grant from the Michigan Jobs Commission, will upgrade the skills of 64 computer programming professionals at Compuware Corporation.

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also serve on OU's President's Technology Board, another collaborative relationship between the institutions. Oakland will use the \$91,000 Michigan Jobs Commission grant to train professionals at Compuware's Farmington Hills office. The workers will learn C++/OOP and Microsoft VB, which are software tools for developing business applications. Training is to be completed by spring 1997.

The competitive Michigan Jobs Commission grant comes from Michigan's \$35-million Economic Development Job Training program. The commission works with local communities and businesses to retain and expand job opportunities, prepare workers for career advancement and improve the overall business climate.

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