

LET'S SOLVE THE HEALTH CARE NEEDS OF MICHIGAN'S SENIOR CITIZENS ONCE AND FOR ALL!

Senior citizens who do not have group coverage deserve a choice in purchasing supplemental health insurance to fill the gaps not covered by Medicare.

They should be able to select coverage at a competitive price from any of the hundreds of companies offering health care policies in Michigan.

After all, it makes sense for those who had coverage during their working years to be able to stay with the company that provided them with health care insurance.

SHARING THE RESPONSIBILITY

To give individual seniors a choice, all of the health insurance carriers operating in the state must equally shoulder the obligation of providing their fair share of insurance coverage to Michigan's older adult population.

The coverage should be accessible to all who want it, and the price should be competitive. This would allow individual subscribers to shop around for the best value in complementary coverage to their Medicare benefits.

NEW LEGISLATION

For more than a year, Blue Cross and Blue Shield of Michigan has been proposing Medicare Supplemental Risk Sharing legislation that would give seniors greater freedom in selecting additional coverage to Medicare.

Such a risk-sharing bill would authorize the state insurance commissioner to set a common maximum rate for an individual Medicare supplemental policy; a rate that is "equitable, adequate, and not excessive." No insurer could charge more than this rate.

The bill would also establish a common monetary pool to encourage all carriers—through economic incentives and disincentives—to cover their fair share of the state's older adult population, based upon each carrier's share of the health care market.

This risk-sharing concept should have wide appeal. The private sector would help solve the persistent problem of accessible coverage for seniors at competitive prices, thereby avoiding the possibility of an additional tax burden on the public.

OUR COMMITMENT

We at Blue Cross and Blue Shield welcome the opportunity to serve our senior population, a commitment we've been fulfilling for four decades. And, to the extent that subsidies are necessary for those seniors who need help, they should be shared by the entire insurance industry. We have been doing our part. We give our senior subscribers our commitment to continue doing so.

If you would like more information about this risk-sharing proposal, send for a free pamphlet. Mail your request with a stamped self-addressed envelope to: Risk Sharing, Blue Cross and Blue Shield of Michigan, Box 2548, Detroit, MI 48231.



**Blue Cross
Blue Shield**
of Michigan