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3 **Title: BCBSM Mutualization Law and Michigan Physicians**  
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5 **Introduced by: Ali Moiin, MD, for the Wayne County Delegation**  
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7 **Original Author: Joseph J. Weiss, MD**  
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9 **Referred to: Reference Committee B**  
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11 **House Action: Adopted**  
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14 **Whereas, sections of the Blue Cross Blue Shield of Michigan (BCBSM)**  
15 **mutualization law are unclear to physicians, including, but not limited, to the**  
16 **meaning of phrases such as BCBSM will “use its best efforts...” and will make**  
17 **social contributions if “surplus is at least 375% of the authorized control**  
18 **level...” and**

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20 **Whereas, for physicians, the BCBSM mutualization law appears unclear**  
21 **as to the composition of the BCBSM Board, and the representation, if any, of**  
22 **physicians on that Board, and the requirements, if any, for BCBSM to allow**  
23 **outside confirmation and verification of its claims of money spent for social**  
24 **good and bonuses given physician care, and**

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26 **Whereas, both the American Medical Association<sup>1</sup> and Bill Schuette,**  
27 **Michigan’s Attorney General<sup>2</sup>, have identified BCBSM as creating a health care**  
28 **insurance monopoly in Michigan, and**

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30 **Whereas, BCBSM’s status as a monopoly power requires close scrutiny**  
31 **by a countervailing power, and**

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33 **Whereas, Michigan physicians look to MSMS to be that countervailing**  
34 **power; therefore be it**

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36 **RESOLVED: That MSMS provide membership with an analysis and**  
37 **explanation of the Blue Cross Blue Shield of Michigan (BCBSM) mutualization**  
38 **law with an emphasis on what the law means for medical practice by Michigan**  
39 **physicians.**  
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42 **WAYS AND MEANS COMMITTEE FISCAL NOTE: \$10,000 - \$50,000 for legal**  
43 **counsel fees.**

<sup>1</sup> American Medical News, Dec. 24, 2012 p. 28

<sup>2</sup> Karen Bouffard: Critics may derail fast track Blue Cross Blue Shield Reform; Detroit News, January 21, 2013