ROGER T. STRUCK
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The Honorable Joseph K. Kollenberg
2349 Rayburn House Office Building
Washington, D.C. 20515-2209

December 31, 2007

Dear Congressman Knollenberg,

Thank you for your reply of December 19, 2007 to my letter that questioned the HUGE premium discrepancy for Medicare Advantage programs WITHIN the State of Michigan---e.g. almost $1200 difference annually between say, Grand Rapids and Birmingham for the SAME benefits.

Your letter explained the reason for the difference---and I understand that.

BUT the point of my letter was not to ask for the explanation. It was to ask for a change in the regulation so that the health insurance costs would be spread over a **State-wide** area---so that all subscribers in the State would pay the same premium for the same health insurance benefits. After all---is not the point of health insurance to spread the risks of the health needs over ALL subscribers---in order to protect the health of those who actually need the benefit(s).

I believe in the interest of fairness that the Blue Cross Blue Shield of **Michigan** should charge their subscribers the same premium for **ALL the residents of Michigan**----NOT by what county or district they happen to live in. Why should residents of the Ninth Congressional District, e.g., be charged more, a LOT more, than most other districts in the State ?

I would love to see you challenge the current system of premium charges---and introduce legislation that would make the premiums determined **state**wide---and not by region or by Districts, such as the Ninth. Let us spread the costs statewide for all the health insurance plans that are allowed to do business in our State. What a nice change---and I believe a very fair change---for the citizens of the Ninth District as well as other Districts in the Southeastern part of our fair State.

Please give this your thoughtful consideration. Anxious to hear your reply.

Sincerely,

Roger T. Struck