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## FLEECING THE MIDDLE CLASS WHILE PAVING THE ROAD WITH GOOD INTENTIONS: THE PROPOSED ACQUISITION OF BLUE CROSS AND BLUE SHIELD OF LOUISIANA DEBATE

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Recently-elected Governor Jeff Landry made an appearance at the Louisiana Hospital Association's two-day winter symposium last week carrying a newly negotiated board seat from the proposed new not for profit BCBSLA's current board members are hoping to start with \$3 billion extracted from BCBSLA, if the proposed buyout by Elevance, a for-profit insurer, is allowed. Landry presented three options for the proposed deal, which must be approved by BCBSLA's policy members and the newly appointed insurance commissioner, Tim Temple, who was also promised a seat on the board recently. These two board seats on what could be, if approved, one of the largest not-for-profits in the country were added later to the sale proposal in an attempt, BCBSLA says, to make sure the new not-for-profit does not engage in political activity. "No, yes, and yes with conditions," Landry said were the choices for the sale. He then invited LHA members to voice their thoughts to him on what those "yes with conditions" might entail. After hearing "yes with conditions" as an option, many left that meeting discouraged because they felt this buyout, if allowed, is the wrong direction for the health of Louisiana's citizens, providers, and hospitals. "The die, unfortunately, is now cast in favor for the deal to go through," a dejected source told the Journal after that meeting.

Missed, if this deal is allowed, is perhaps the biggest opportunity in our lifetime to actually fix a broken U.S. healthcare system, starting with a small state – this small state. An opportunity to make Louisiana a shining beacon on the hill and to better the health of its citizens through its beloved insurance company, BCBSLA--a Louisiana company, in good financial condition that could actually, with visionaries at the helm, revolutionize healthcare by truly doing things that make its members healthy. BCBSLA, as a nonprofit health insurance company, is currently well-funded by policy holders and members. But its commercial members need more to be healthier to drive down costs and stay competitive. In America, for the middle/working class, it is actually expensive to be healthy, plus it takes a little effort and encouragement. Many commercial members do not eat healthy or exercise because of the cost of doing so. Our middle class forgoes many preventive measures for chronic conditions because they feel they cannot afford to. Things like organic groceries, massages to help one relax and eliminate stress, yoga or any exercise classes of choice, mental health therapy, acupuncture,

chiropractic, organic fast food, and maybe even pedicures for the massage benefits to pre-diabetic and diabetic members would make a huge impact and save money long-term. Doctor Kenny Cole has written in the Journal about proved savings for self-insured entities within our state using health coaches, in addition to a beloved physician to help guide group members to optimal health. But it takes more than a 15-minute appointment, it takes a new way of thinking. Our middle class could use an insurance company to encourage these behaviors through steep discounts in these services and food choices. Everyone who has seriously looked at the problem knows this. They know the effects of unhealthy lifestyles and the enormous cost to the healthcare system. But nobody is really doing anything to make the obvious practical. BCBSLA could, but it would take a visionary at the helm, and for this buyout to be stopped. It has over \$2 billion of the member's money to try.

Now, while some bemoaned to the Journal about the good-old-boy system and Louisiana politics being alive and well after Landry's comments, Landry, actually did not give an opinion for the decision, at least not to the group. And some strong reinforcements came to the aid of a "no" vote by the way of Monday's Louisiana Senate Health & Welfare/Insurance Committee. Chaired by Patrick McMath, Dist. 11, this seven-plus hour session, may have been one of the most thoughtful conference sessions one will attend. McMath and committee members Katrina R. Jackson-Andrews, Regina Barrow, Gerald Boudreaux, Heather Cloud, Valarie Hodges, Jay Luneau, Thomas A. Pressly, and Kirk Talbot understood the significance of this deal as first David Caldwell, Executive Council of the Louisiana Department of Insurance, was asked poignant questions, and then the BCBSLA and Elevance team. The session ended with several members from the community stepping forward, including Henry "Tut" Kenny who has been very vocal about how this is a bad deal for all BCBSLA members.

In answer to the governor's question to the healthcare industry about if the vote should be "no, yes, or yes with conditions," Maria Bowen, vice president of governmental affairs for the Louisiana State Medical Society also spoke and referred to BCBSLA members as "pawns in the game" as she shared "serious concerns" about this deal based from the poor reputation of Elevance across the country from the following groups she was asked to represent:

- Louisiana State Medical Society
- Louisiana Academy of Family Physicians
- Louisiana Chapter of the American Academy of Pediatrics
- The Louisiana Society of Anesthesiologists
- The Louisiana Academy of Eye Physicians and Surgeons
- The Louisiana Chapter of the American College of Emergency Physicians
- The Louisiana Chapter of the American Congress of Obstetricians and Gynecologists
- The Louisiana Orthopedic Association
- The Louisiana Psychiatric Medical Association
- Louisiana Society of Interventional Pain Physicians
- The Louisiana Society of Plastic Surgeons
- The Louisiana Chapter of the American College of Physicians
- The Calcasieu Parish Medical Society

-The Jefferson Parish Medical Society

-The Lafayette Parish Medical Society

-The Northwest Medical Society

Throughout the long day, this bi-partisan group of senators kept asking questions, probing to get to the core of the matter: What is in the best interest of the members and policy holders, our people? And for a glorious moment, Louisiana politics seemed noble.

"This cake clearly is not baked yet. After seven-and-a-half hours of testimony we found it difficult to come up with any real substantive advantages to selling our non-profit Blue to a for-profit company," Senator McMath told the Journal.

Perhaps there is hope yet, to be that shining light on the hill and for Louisiana to transform the way "health" is delivered through a beloved 90-year-old Louisiana mutual insurance company. The very thought makes my heart beat. Does it yours?

*Dianne Marie Normand Hartley*

P.S. The Louisiana Senate Health & Welfare/Insurance Committee session can be viewed here:

Part 1: [https://senate.la.gov/s\\_video/VideoArchivePlayer?v=senate/2024/02/020524HWI](https://senate.la.gov/s_video/VideoArchivePlayer?v=senate/2024/02/020524HWI)  
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