

January 23, 1980

LB 413

the DeCamp, this is the DeCamp amendment to the committee amendment. Is that right?

CLERK: Yes, sir.

SPEAKER MARVEL: Okay, all those in favor of the adoption of that amendment vote aye, opposed no. Record the vote.

CLERK: 27 ayes, 0 nays on adoption of Senator DeCamp's amendment.

SPEAKER MARVEL: The motion is carried and the amendment is adopted. Senator DeCamp, will you explain the committee amendments and then we will recognize Senator Dworak.

SENATOR DeCAMP: Mr. President, this is a fairly significant bill. It has been worked on for several years and I will try to make it relatively simple. Most of us in this group here have group insurance and most people around the state have group insurance. This bill would set up a system so that if you suddenly die, your wife, your family would have that group insurance carry on for one year. Now there is no penalty to the rest of the group, at least directly. You have to pay that or your wife has to. The benefit is that they know they have insurance during this difficult time. They aren't caught having to change insurance plans, so on and so forth. They have a limited amount of time, one year, under the proposal to get this taken care of. The bill was brought to us I think by a group of gals in the Catholic church. It is supported by I think NSEA. It is supported by any number of various groups. The controversial part of the bill was the length of time that you were going to carry on or allow them to maintain insurance under the group plan and the original proposal was you would go on forever. Well, obviously, that was unacceptable to the insurance companies and various other groups. They said, well, that is just completely unfair. The concept of a group is you have an identifiable group and, therefore, you have lower costs and you have ascertainable things. You are destroying that concept. Then two years was proposed and the Catholic gals and some of their supporters held firm on the two years for a long time. Finally, finally, everybody settled on one year. By everybody I mean even the insurance companies that were strongly opposing it, Blue Cross-Blue Shield, Mutual of Omaha. Everybody settled on one year and we thought, we thought we were ready to go ahead with no disagreements on this bill at this time and the one year. I learned that Senator Dworak, who knows one heck of a lot more about insurance instantaneously than

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