

January 23, 1980

LB 413

SENATOR DeCAMP: Yes, Larry.

SENATOR STONEY: Senator DeCamp, I had a question relative to the surviving individual having an opportunity to apply for individual coverage with the insurer that provides the group insurance. Is there any provision or any responsibility on the part of the group insurer to underwrite on an individual basis coverage for this surviving family?

SENATOR DeCAMP: They could convert to an individual policy if they want but I understand the premium is more expensive. As I told you, you are playing in a field that is complicated, if that made sense to you?

SENATOR STONEY: Yes.

SENATOR DeCAMP: Good...I didn't understand it.

SPEAKER MARVEL: Senator Murphy.

SENATOR MURPHY: A question of Senator DeCamp, if I may. Under these new amended agreements, John, did they discuss an altered premium in the event of a spouse and dependent children? Will this policy be continued at a lesser premium by virtue of the one spouse having expired, if you will, or will the premium continue as it indicates here in the bill? It says it will continue at the same rate as though the spouse who passed away were still alive.

SENATOR DeCAMP: No, it wouldn't...

SENATOR MURPHY: If that is the case, then I would assume the premium would be the same although there would be one less covered.

SENATOR DeCAMP: Okay, you are absolutely right. That is my understanding. The premium is the same. However, remember the part that was picked up by the company or the state or the employer, that now has to be paid by the individual but at least they have insurance and access to a group insurance plan for that limited amount of time. There is no decrease in the premium merely because of the death.

SENATOR MURPHY: It reminded me a little bit of the question, do you know the difference between an Irish wake and an Irish wedding?

SENATOR DeCAMP: Okay, Murph, go ahead.