

SPEAKER NICHOL: Senator DeCamp.

SENATOR DECAMP: Mr. President, this is an important bill because it does, as Senator Johnson and Senator Lynch said, deal with the entire picture of the future of how we are going to handle a lot of insurance in this state. I strenuously and vigorously oppose Senator Johnson's amendment. He quite accurately stated it does gut the bill. It wipes out the purpose. The purpose of the bill is somewhat similar to LB 407 of last year, I think it was. In other words, before you can just pass another law ordering the insurance industry to have mandated coverage of this or that thing, you would have to go through some hoops. He said 15 hoops. I would say as a practical matter what you are really dealing with in the bill is legislatively outlawing the further process of having multitudes of bills mandating this or that insurance coverage. And so I would like to deal specifically with the issue Jackie raised because I think until we all understand that, you can't understand the picture of whether it is a good bill or a bad bill, whether the Vard Johnson amendment which guts it is good or bad. Over the past 10 or 15 years, and particularly the last 5 or 6 years, there have been each year one proposal after another mandating, in other words, the Legislature would order by statute that if you sell an insurance policy in this state, it must automatically include, and then each year the list is different, but it must include such things as alcohol treatment coverage, even though you may not want to be paying for alcohol treatment coverage because you and your family don't even drink, or it must include specific mental health coverage with specific amounts and this and that, or it must include any particular disease or any particular thing that you think needs to be covered. One of the classic examples in recent years has been the whole alcoholism controversy. Should your health insurance have to have as part of that health insurance coverage for alcoholism in which everybody in that group then is actually picking up the cost, or should you be able to tailor or buy an insurance policy that is limited to the things you want? You can get the alcohol coverage if you want, if you pay additional separately but should everybody else be forced to have that as part of their policy, that is the mandated issue. Now why is it important now and in the future? Now listen careful, because over the last several years you have a new concept developing, self-insurance. The self-insurance can insure for what they want and more