

plans and they don't have to meet any state regulation. And, as a result, we can't touch them. So when we say you must provide health insurance for everybody, we can only apply that to about 60 percent of those covered by health insurance because these other 40 percent are self-insured and can do whatever they want. And so what happens is if we require anybody and everybody to get health insurance in any situation, then you have folks dropped out of these self-insured plans and they can move into those regulated plans and you have an adverse selection problem and we...until federal reform occurs in this area, we can't do much more than what we've got here. So that's one thing. The fear of losing health insurance coverage, that's addressed by this bill because you don't end up being able to be dropped by an insurer as a company or as an individual unless everybody is dropped out of that category. So there's some protection there. Once you're in, you're basically covered unless that insurer just decides to get out completely. The paper work, again, is addressed. Another concern that came up was paper work and this will cut down dramatically and have one claims form which would simplify the system a great deal. And then the denying of coverage to certain industries was another concern by 40 percent of the people responding, which I think is interesting. But that's like a whole category: Any nursing home out there, for instance, under one health insurer out there, they won't cover anybody in that. No matter how good the situation may be, if you're in that industry, they won't offer the coverage. So this will address a number of those problems and will help, I think, not only the business community but the individuals, obviously, get access to care. The other thing that the bill does is we provide for immunization for individuals and this has always been an issue. Senator Bohlke and I had legislation a few years ago to try and address immunization. The problem we ran into was, again, the ERISA exemption. If you require immunization coverage for the insured plans that are regulated by the state, that increases their cost and, again, doesn't apply to those that are self-insured. And so we always have had problems with this. But despite that and the problems still exist the health insurers in this state, and I want to commend them for this, are willing to now add immunization coverage despite the fact that they will have to do it and the self-insureds out there may not. We're hoping that the self-insureds will likewise take that step. Immunization has been found time and again to head off long-term problems. It's the payback of...in different studies it has been indicated to be a ten to one or greater than that so that for every dollar you spend on immunization you save \$10 in