

SENATOR CROSBY: What does the HMO, tell me what the HMO pays or what is the...why is there a difference there?

SENATOR WESELY: Well, the HMO is even a more controlled environment in terms of access to providers. They sometimes will have their own hired doctors and whatever and so in there, there is a very intense effort to contain costs, much more so than a PPO.

SENATOR CROSBY: Okay. So if I...so if this amendment is passed and added to this bill and this bill passes, is that necessarily going to affect my copayment, unless my insurance company decides to change it? I mean, it...

SENATOR WESELY: It will affect, yeah, if you have a...if you're in a PPO situation, I don't know...

SENATOR CROSBY: No, I'm on Blue Cross.

SENATOR WESELY: Well, but...okay.

SENATOR CROSBY: I don't understand what you...our copayment is \$5 on a prescription.

SENATOR WESELY: Okay.

SENATOR CROSBY: So I just, well, I mean, is there a big bearing? You don't have to tell me where mine is going to change, will some of them maybe change?

SENATOR WESELY: Yes, the answer is yes, if it's in a PPO arrangement. Now Blue Cross-Blue Shield has different types of plans.

SENATOR CROSBY: Yeah.

SENATOR WESELY: One of those types of plans is a PPO type insurance policy and that is what is affected here as well as HMO.

SENATOR CROSBY: All right. Now the next thing, normally, the doctor is the one who says you get a prescription for 30 days, I'm quite sure I'm right on that, and also the doctor will say there's a little code on that prescription that says a certain number of refills, right?