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LB 1253

amendments attached. (AM2472, Legislative Journal page 751.)

**SPEAKER KRISTENSEN:** Senator Crosby, you're recognized to open on your bill.

**SENATOR CROSBY:** Thank you, Mr. Speaker and members. It was my privilege to bring LB 1253 to the Banking and Insurance Committee, and also I was pleased to prioritize it. After we got into the bill, I think it's a bill that will help a group of people that need help. It's intended to make insurance coverage more readily available to Nebraska children and developmentally disabled citizens when they must be hospitalized and given general anesthesia in order for necessary dental care to be safely administered. There are certain dental patients, because of their young age, their disability or the nature of the dental problem, who cannot tolerate dental care in a normal dental office setting, or administration of dental care at a dental office sometimes might be unsafe for a patient. So, if the insurance is available to cover hospitalization and general anesthesia for anything else, the dental patient can be given necessary dental care in the setting most appropriate for the necessary procedure. It covers those times where a child under eight years old, a developmentally disabled person or a person who is medically compromised needs to have hospitalization and general anesthesia for dental care. If that other...if that person has health coverage otherwise, the entity providing the health coverage must also provide coverage for the hospitalization and general anesthesia, if the entity reasonably determines that the hospitalization and general anesthesia is "medically necessary", and I want to...for safe dental care. It's important to note right now that the determination of "medical necessity" is made by the provider of the health coverage, not by the patients' treating dentist or physician. The determination is made as a medical necessity...excuse me. The determination is also to be made as a medical necessity is defined by the health coverage agreement, placing the responsibility for determining medical necessity in the hands of the coverage provider means there is need to be...there needs to be little concern for abuse by the patient or the dental provider of this additional benefit. And right here, I do want to express my personal thanks, and the people who wanted this bill, to the insurance companies because they gave us a lot of