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requirement, they then excluded copayments and coinsurance amounts on the mental health side from applying toward it. At this point, many state employees, for instance, have a policy that covers \$50 copayment for every outpatient mental health visit, and none of it ever applied toward the maximum out-of-pocket expenditure limit. The result of this action has been to make access to mental healthcare more expensive than before the implementation of LB 355 and is in violation of the spirit of the negotiations that took place. Actually, it was more or less an unintended consequence. LB 563 intends to clarify the position of LB 355 to clearly call for all copayment coinsurance amounts to accrue toward the total out-of-pocket amount. I'd be happy to answer any questions.

PRESIDENT MAURSTAD: Thank you, Senator Robak. Senator Landis, you're recognized to open on the committee amendments. (AM0769, Legislative Journal page 952.)

SENATOR LANDIS: Thank you, Mr. Lieutenant Governor, members of the Legislature. The bill as introduced, LB 563, had two ideas in it. And as an example of how easy it is to have I think unintended consequences as well, when we passed the measure last year, we basically said, look, you can have a separate copay for mental health, you can have separate coinsurance policies for mental health, but there are some things that you have to have alike and among them was this single out-of-pocket expense. LB 563 solved the problem that Senator Robak described, but it also went one step further and by the use of the language, as I think it could be interpreted, it also said that the copay and coinsurance had to be the same as for physical ailments and that would have been contradictory to the understandings on LB 355 as well. My suggestion is that we not see this in terms of a violation of an agreement or a spirit or whatever else. I think Senator Robak said it's more of an unintended consequences, and I think that's a more accurate description in that we made some terms clear and said that they could be different. We made other terms clear and we said that they had to be the same between health...mental health and physical health. And then we left this piece silent. We never spoke of it. We never had an exchange or an understanding about it, and people walked away from the table with two sets of assumptions. If anybody is to