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FLOOR DEBATE

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that, in fact, Millard does not want to come back into the pool. They have chosen to self-insure and they've done a good job with it and they have kept their rates down. With the permissive language that is in LB 664, other school districts with like kinds of risk could choose to go in on that same plan with Millard if they came to an agreement and they could share that pool together. The state School Board Association had put together a plan on workers' comp. I've been waiting for the figures to come in and I don't have the final figures, but I can tell you that over the 11 years of that plan of pooling together their risks among the school districts in the state of Nebraska hundreds of thousands of dollars...

PRESIDENT MAURSTAD: (Gavel)

SENATOR REDFIELD: Thank you. Hundreds of thousands of dollars have been saved by local school districts. The Ralston School District alone saved over \$40,000 while I was there. I was trying to get the final figure of what they have saved since. This is a good bill because it gives options. It allows people to look at the best deal for their teachers, the best plans available for them for health and protection, at the same time that they're looking at the best cost so that they have more dollars available for educational needs, and I think that's where we want our money. We want our money focused on the best educational needs. I hope that you'll support LB 664. I certainly will. I think it's a good idea. Thank you.

PRESIDENT MAURSTAD: Thank you, Senator Redfield. Senator Baker, on the advancement of LB 664.

SENATOR BAKER: Thank you, Mr. Lieutenant Governor. I want to reiterate what I said when we were discussing the amendment, how important this bill is to municipalities. I have letters in the file from people, villages, saying we're having a terrible time getting insurance. These are small little towns out in my district with three or four employees, and it's very difficult to get insurance on this. So it makes this bill all the more critical with rates going up and so on, and trying to maintain some employee benefits out in the rural areas. Without the ability to pool, they're having a very difficult time getting