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through their spouse or for their employees, and they understand and believe that they're covered, but there has been some stressing of a exclusion that has opted people out of coverage. This...most insurance companies do not exclude the employers or their workers from health coverage if they get hurt, but if it does happen, they can have a huge bill out there. The people are generally take...talking about here are those who work for themselves or have a small amount of employees. To exclude them from coverage is not the original intent of the statutes and this is not an intent to cover more workers than we thought were covered in the first place. Both the Department of Insurance and the Workers' Compensation Court have asked us to clarify this in statute. This shouldn't be confused with the health insurance plans that are governed by ERISA. They operate under different rules than we...than...and we are not able to affect them with this language. This change will be addressed also in the Banking Committee priority bill and also, to some extent, in Senator Bromm's priority bill, so I ask that you return this LB 417 for this specific amendment.

SPEAKER KRISTENSEN: Debate on the motion to return? Senator Bromm.

SENATOR BROMM: Thank you, Mr. Speaker. I support Senator Connealy's motion. This problem has come to my attention and I...I spoke about it in the introduction of a bill in...in Business and Labor, a bill which I've made my priority bill now and which is an effort to clarify, at least in the ag sector, when you should carry workers' comp insurance, and the related issue that Senator Connealy is bringing is very crucial, I think, because here's what happens. Those...those ag...particularly ag employers who have historically been exempt from carrying workers' compensation insurance and are operating as such without it can have an incident happen whereby there's an injury and have...and have an employee claim that...that they truly aren't...aren't qualified for the ag exemption anymore because agriculture really isn't what it used to be; that it's now...has more characteristics of a commercial business because it hauls its grain in semis, it buys its supplies by the semi loads, it farms many more acres than it used to, it feeds many more animals in a given unit than it used to so, therefore, it's