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April 3, 2006 LB 1248

SENATOR JENSEN: Yes.

SENATOR D. PEDERSON: In the first place, I'd like your comment on what I said about opening up opportunities for people to stay in their own homes instead of going into nursing homes. Would you like to comment on that?

SENATOR JENSEN: Absolutely. We can provide services in-home so much cheaper than you can at a facility. You know, even think about that. What does it cost to stay at the Omaha Hilton? What does it cost to stay in a nursing home?

SENATOR D. PEDERSON: Yeah.

SENATOR JENSEN: Omaha Hilton, I think you can get a room down there for \$90 bucks.

SENATOR D. PEDERSON: We can save about two-thirds of the costs of what it would take to put somebody in a nursing home, and that's money right out of our pocket, which makes available more money for the other services that we can bring to people. We also talked in our committee about the SCHIP program, the children's health program, and we had recommended that you invoke some changes in connection with that. But instead of that, what you have in the program is that they evaluate that SCHIP program, which what we were talking about was having people who could afford to help participate in the program, parents who could help participate, to make it so that they would participate in some of the costs of this, and that would moderate some of our expenses. But you're going to report on that, according to this bill, and they will have to come back with a recommendation before October 1 of 2007. So we're going to actually evaluate that program. For every time that you invoke a program, you have benefits from the program, but you also have some detriments to that program, and that's what is to be assessed, is what are the downsides to making these changes in the SCHIP program. Another one that...if you ever just kind of like want to touch a lightning rod, this would be one, and that was the defined benefit plan. Currently, Nebraska has a defined contribution plan for people in the Medicaid field, and probably, I think Senator Jensen would agree, that the loudest