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LB 125

SENATOR HIGGINS: Does that answer your question?

SENATOR FOWLER: Do you know if this bill or bills like it have passed in other states or communities that have said that group health policies shall not cover abortion and allows an option for a rider? Do you know if this has passed in other...?

SENATOR HIGGINS: I haven't studied other states, Senator.

SENATOR FOWLER: All right. Thank you. Last year I asked Senator Dworak that question as to whether or not in fact this had passed in other states, and he indicated that it had, and then I asked him if he knew of any insurance company that offered this rider that Senator Higgins is talking about, whether or not they were willing to offer an abortion only rider. At that time Senator Dworak said he did not know of any insurance company that did or would offer such a rider. Now I think that one of the myths in this bill, and it is one that I think Senator Higgins believes, is that insurance companies are going to allow a separate rider for abortion coverage. That has not happened in other states, that has not happened in other communities that have passed this, and the State of Nebraska, we passed something that said for state employees this would be the case, that the group policy would not cover abortions but you could get a separate rider for abortion coverage if you paid a hundred percent of your cost. Neither Blue Cross nor Health Central offered that option, the two carriers. So in fact, there is no coverage. In fact, in the case of a rape or incest, there would be no abortion only coverage offered because, in fact, no insurance company is willing for either political or actuarial reason to offer such an option. It has not been offered as far as I can find any place in the United States. Now if Senator Dworak has more current figures, I would be interested in knowing that, but as of last year, and this has passed in other states, no insurance company offered that option.

SPEAKER MARVEL: You have seventeen seconds.

SENATOR FOWLER: So in the case of rape or incest, there is no coverage available if this bill passes, in fact, in reality.

SENATOR HIGGINS: Then, Senator Fowler, we probably ought to look at other companies to write the employees insurance and put it out for bid.

SPEAKER MARVEL: Senator Dworak.

SENATOR DWORAK: A point of personal privilege. I absolutely want to correct the record.