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insurance companies what they can't and can't do. So there is nothing wrong in saying they shall offer the insurance, the cost to be borne solely by the employee. So I really can't understand the big fuss and the big fight and the hoopla over this amendment. It merely allows the local governments to make the choice. It merely allows the insurance companies that they shall offer the insurance. Nobody has to take it if they don't want to but they will have the privilege and the choice to take it if they wish. So we've debated this. That is what my amendment does. It says the insurance company shall offer the insurance. It does not say that anybody has to buy it. It says "shall be offered". And again I remind you, if you leave it as it is where it says "shall not prohibit", it doesn't mean a thing because we have already discovered that there is no difference in the premium whether you have it or not so the insurance company will just shrug their shoulders and let it go at that. So I see nothing wrong with adding the amendment "the insurance shall be offered" for those who wish to buy it. Thank you, Mr. President.

PRESIDENT: The Chair recognizes Senator Labeledz.

SENATOR LABEDZ: Thank you, Mr. Chairman. I spoke on this Friday so I don't want to take too much time. I did read into the record and I believe Senator Higgins sent out to each Senator a copy of what I read to you on Friday. There is also another section in there that says, "Of the 66 Blue Cross plans examined, 5 were selected that seemed to have the best abortion coverage. These 5 cover well over 2 million women eligible for abortion. All 5 plans cover abortion under the basic contract. 2 of them also include the procedure under major medical", and this is very important, "and one also includes it under riders to the basic contract", and I am sure, Senator Haberman, that if the State of Nebraska or any county or the cities submits specifications and in there they require a rider to be submitted, I am confident the insurance companies will not in turn refuse to offer a rider to any basic contract. Therefore, I oppose the amendment and don't want to take any further time because there is another amendment pending from Friday that we should consider this morning. Thank you very much.

PRESIDENT: The Chair recognizes Senator Dworak. Okay, the Chair recognizes Senator Fowler.

SENATOR FOWLER: Mr. President, I support the Haberman motion. Now Senator Labeledz says if included in the specifications she has no doubt that a responsible insurance company would offer this as a rider. I think that is a mighty big "if", and that perhaps we should insist legislatively that that be included