SENATOR HIGGINS: Mr. Speaker, I'd like to ask Senator DeCamp a question if he would yield.

SENATOR CLARK: Senator DeCamp, will you yield for a question from Senator Higgins?

SENATOR DeCAMP: Yes.

SENATOR HIGGINS: Senator DeCamp, correct me if I'm wrong. On the committee amendments on page two, line 15, 18, 19, 24 and 27 the amendment would change the reading from "any person having knowledge of any violation" to "any insurer". Well does that then eliminate all people that only insurers are going to be required to do this?

SENATOR DeCAMP: That is correct. I insisted on that.

SENATOR HIGGINS: You mean nobody but insurance companies are going to be required to report this knowledge. If I know it, I am excluded completely from this bill. In other words, my point is this, should it say any person or insurer?

SENATOR DeCAMP: "hat's not true. Let me explain something.

SENATOR HIGGINS: Or can you just say insurer?

SENATOR DeCAMP: Senator Higgins, that is a good question. It may be one of the most important questions because that is what delayed the bill for about a year. The way the bill originally reads it would address the problem and it would say any person. But if I carried that bill out here like that, then maybe Senator Chris Beutler, Senator Davy Landis, Senator Steve Fowler would say, "Hey, you mean that if I got a grudge against somebody I can pick up the phone and say, hey, I know that Dr. so-and-so on such and such a thing, and I think you ought to investigate and I'm not going to tell you who I am." It had the seeds for abuse. Therefore, quite frankly, I insisted if they had a specific problem and the problem was with the insurance companies because most payments come out of there, then that is what should be addressed and it should be very narrow and so I changed it to "any insurer." So that we're strictly dealing with a contained system and I think that is necessary and I would not support the bill otherwise. I want a very narrow system that addresses a specific problem that those with expertise have the ability itself. Now, to answer the rest of your question. However, Marge Higgins, if she knows of this, if she knows of this there is nothing preventing her, Marge Higgins as an individual, from going down to the state regulatory agency and filing a complaint or making an allegation or doing so. You have that right under the law already.