

speak. I can either answer the question now, Sam, or wait until...okay? Mr. President and members of the Legislature, with all due respect and no offense intended, I don't think I have ever seen a more clear-cut misunderstanding of what the legislation does and says than that as stated by my good friend Senator Dworak. Number one, he said, "All persons again," and you heard ten minutes of controversy and discussion between myself and Senator Higgins where that was what the committee amendments were all about. We changed that to "insurer." We narrowed that specifically to the insurer so we are talking about the Blue Cross/Blue Shield, the Mutual of Omaha, whatever it is. I don't know all the names. So that point Senator Dworak made is completely invalid because he simply, apparently, maybe didn't get a chance to read the amendment or listen to the conversation we had. Number two, he says he would like to strike Section 8. Section 8 is literally the entire bill and that gets to the question of Senator Cullan. Why does the insurance company need this immunity because that is what the bill is all about? Let me use a simple example that I can hopefully understand and explain to you so that you understand what it is. Let's say Senator Warner is a patient and Senator Warner goes to Dr. Jones for his foot. Dr. Jones and Senator Warner have a patient-doctor relationship with all the privileges that are there for nobody to discuss or reveal anything about it. Okay? Dr. Jones sends in his bill to the insurance company and the bill is for, let's use a real clear-cut example again, removal of, what do they call them, callouses or those little funny things that hurt...corns, corns, corn removal. Dr. Jones bill includes right on its face, Dr. Jones, such and such an adress, cardiograph exam, pulmonary exam, blah, blah, blah, all kinds of tests that are clearly outside Dr. Jones' licensure and scope of practice. The insurance company has no choice but to pay that bill or deny it. If they deny it of course then they are punishing Senator Warner, the patient but if they try to check anything like check with the State Licensing Board as to whether this is a valid charge or anything, they are violating the patient-doctor relationship. What the legislation says, look, insurance company, you have a right under this law and an obligation when you know there is something false or fraudulent. You have an obligation to check with the state licensure if you have a question as to whether these practices are outside the scope and whether you have to pay this bill. And if they say, no, these things aren't within the scope of a podiatrist or these, then you have a basis for refusing the claim and that is what it is all about. There are multimillions and I guess I am going to ask my office if they happen to be listening to bring up the book on my desk that has just one set of a couple hundred of these claims. Bring it up so that I can