

afford the insurance. This is a very small step in the right direction but it is one which is overdue and one which we should take and one which frankly I hope you will take. I again want to repeat, you're not going to protect the insurance company. The insurance company is going to keep on doing business as usual but your rates are going to continue to escalate unless you find some way of plugging the loopholes. This is a small one but it is a very vital one and it is one which should be plugged now without any more adieu.

SENATOR CLARK: Senator Higgins.

SENATOR HIGGINS: I don't have my light on.

SENATOR CLARK: Is there any further debate on the bill?  
Senator Dworak.

SENATOR DWORAK: Well, Mr. President and colleagues, one of the axioms in the floor is if you do not have the material on your bill to substantiate debate, then you go after somebody personally or another tactic rather than hitting it right on. I am very much aware, Senator DeCamp, that we are talking about insurance companies' insurers. I am very much aware of your committee amendments and that is what disturbs me. I noticed over and over and over you keep using the illustration of podiatrists and chiropractors. Very seldom have I heard M.D.s or surgeons and we've got an insurance company here carrying this bill, Blue Cross Blue Shield, and I think we all know the close relationship between Blue Cross and Blue Shield and M.D.s. Now it could be that this might be a way to underwrite claims. After a premium has been paid and payments have been made, claims submitted by chiropractors and podiatrists, I don't know. I am not suggesting that but I think it is a possibility. It certainly reeks of "big brotherism." We are going to have the insurance company be able to monitor all these activities without any personal responsibility. They don't have to be accountable. They are absolutely immune from civil and criminal liability. Well that sounds to me awful close to a super player in our society. As Senator DeCamp said, we really don't care about individuals and I concur. This bill totally disregards individuals. We can approach this bill and do our reporting by classes of claims. We could conceivably say any claim submitted by a chiropractor. We could conceivably say any claim in excess of \$5,000 is suspect. We can use any kind of arbitrary determination we want to when we report. Individuals make absolutely no difference. Now that is just great until you, you sitting in this chair or your spouse is that individual. I think the arguments were weak. I think Senator Cullan's questions were pertinent and on target