

are simply asking that we provide immunity in those circumstances so they can institute complaints without being hit with lawsuits and I think it is in everybody's interest to permit those complaints to be instituted. Now if law enforcement officials or the Department of Health then want to act on the complaint that is a different matter. At that point the physician will have a full opportunity to come in and defend himself so I support this measure. I think it makes sense. It is going to facilitate doing away with fraudulent charging practices in this state and we need to have this kind of legislation on the books. Thank you.

SENATOR CLARK: Senator Haberman.

SENATOR HABERMAN: I call the question.

SENATOR CLARK: The question has been called for. Do I see five hands? I do. All those in favor of ceasing debate vote aye, opposed vote nay.

CLERK: Senator Clark voting yes.

SENATOR CLARK: Record the vote.

CLERK: 25 ayes, 0 nays to cease debate, Mr. President.

SENATOR CLARK: Debate is ceased. Senator DeCamp, would you close please.

SENATOR DeCAMP: Yes, Mr. President, members of the Legislature, I do want to clarify a couple of things for the press particularly so that this is not misreported and for the legislators and for the public so that they know what we are doing. This has really in a sense very little to do with insurance companies. It has everything to do with the public. Now, let's assume and I think this is not too far from the numbers, that there is about a billion dollars, a billion dollars let's say in this state paid out every year by insurance companies, medical insurance companies on strictly medical things. Let us assume that the figure of fraud is about 5% that is open and shut and I am using the low figure. I have information that is higher but I am saying a low figure, 5% that is just black and white that right now there is no way to correct because the regulatory agency has no knowledge of it and they can't find it out. They can't find it out because the insurance company that knows about it can't tell them for fear of getting in trouble. It's a "Catch 22." 5% of a billion dollars which probably would be corrected quite quickly, quite quickly once this is passed, amounts to what? \$50 million. Can you imagine if we had a bill up here today that we said we're going to do something whether it's build a new capitol or build a building that was going to cost \$50 million or if we had a bill that was going to save \$50 million directly