

more time to deal with some amendments that will deal with the problems that we've identified with health care in this state and to not advance this bill too quickly because otherwise there is no hope to try and come up with the alternative we all want to agree to.

PRESIDENT: The Chair recognizes Senator Schmit.

SENATOR SCHMIT: Mr. President and members of the Legislature, I want to make a few more comments, then I will be quiet on the bill for today. I want to point out some of the things which I think have got to be done if you're going to get a handle on health care costs. Number one, you've got to change the reimbursement system. There isn't any way in the world using the present reimbursement system will ever get a handle on those costs. Let me give you an example. Senator Higgins yesterday referred to the helicopter facility. Well if I owned a hundred million dollar hospital I would certainly consider six hundred dollars an hour for the helicopter service a good investment because I can charge that back to the patient anyway and we've almost made ambulance chasers out of the hospitals. Of course if I'm out there bleeding I'm glad to have that but the point is that once that patient gets in the hospital he becomes a source of revenue to the hospital and a tremendous source of revenue. He is not the guy who has got the gall stone or the backache or the bellyache, he's got a guy with wounds on and broken bones and he is in all kinds of trouble and he is the kind of person or she is the kind of person who amasses huge hospital bills and under the present reimbursement system as Senator Wesely pointed out, someone is going to pay. There is no longer an uncollectable fund in a hospital. First the insurance company pays, second the individual pays and last the taxpayer pays and each time there is an add-on situation and it encourages the proliferation of this kind of a bill where you have a five foot long page bill when the patient was in the hospital thirty-six hours. Now you've got to change the reimbursement system. You've got to absolutely... we've got to reassess the necessity or the desirability of trying to cover the first dollar cost. There has got to be deductibles, there has got to be a situation also where the patient pays those small bills. Why in the world should I go down and have my insurance company pay a ten dollar bill when it costs anywhere from six to ten dollars to process the claim. That is absolutely ridiculous. There has got to be a better system, a more efficient system of trying to work out how the process works when I do have insurance. I don't believe it is