

working to our interests when you assign the insurance to the hospital for the reason I gave you yesterday. The insurance I believe should go to the individual and the individual should pay the hospital bill. Now these are things which I do not like to put into law but in the absence of the system working and for those of you who don't know I'll tell you again. I'm on the board of Blue Cross-Blue Shield. I've seen the millions of dollars of losses they have there and the absolute frustration of the board in trying to hold down those costs and there is some medical people involved and they are concerned and they know the thing is like a sausage. You stuff in and stuff in and eventually the casing is going to pop. There are states that have rate control and I imagine there will be a bunch of guys in the rotunda that will collapse if we talk about rate control and I don't like to talk about rate control. But I am mentioning it here because if everything else fails there will be people who will propose it and I'm afraid you will have the same dismal success that we've had with cost containment. At the present time cost containment has become a cosmetic thing. It has become a synonym for the solution to the health care costs problems and it is not. It hasn't worked.

PRESIDENT: One minute, Senator.

SENATOR SCHMIT: I thought it would. I tried but I frankly didn't know enough about it, don't know enough about it now and that is why I stayed out of the fight. There are too many times that J-3 cub pilots try to fly 747s and that won't work and I am not a 747 pilot on this thing. But so help me God, before the thing moves in the manner which it is moving today, I'm going to try to help. Thank you.

PRESIDENT: The Chair recognizes Senator Nichol.

SENATOR NICHOL: Mr. Chairman, I call for the question.

PRESIDENT: Do I see five hands? I do. The question is shall debate cease. All those in favor vote aye, opposed nay. Have you all voted? The question is shall debate cease. Record the vote.

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

PRESIDENT: The motion carries. Debate ceases. Senator Cullan, you may close.

SENATOR CULLAN: Mr. President, members of the Legislature,