

underneath the federal mandate, under the COBRA provisions, that allows them to take their health insurance, after termination or after death, and to continue it on. After termination they, under federal rights, under COBRA now, and as we had in our state prior to the COBRA law, an individual could insist that his health insurance benefits be carried on for another six months after termination if the employee is willing to pay 100 percent of the cost of the premium to do so. Or, following death, the surviving spouse or dependents could carry that health insurance on for a full year after that period of time. What 318 does is really replaces that language because after COBRA was passed, in 1987, we had a bill in front of us that we included that was somewhat of a "revampment" of several areas that people felt would be taken care of because of the federal mandate, and the federal mandate only applies to those employers of 20 employees or greater. And so, by eliminating those provisions, we struck language that we had had prior to that time and, therefore, eliminating the provision that employees working for employers that are under the size of 20 basically lost the benefit that they had prior to that. What the committee amendment basically does, the bill was brought to us to correct that particular fashion. As the committee spent some time with it and in working with the Director of the Department of Insurance we felt that the language that was stricken was really better language, it fit better with the codification of the procedures and the like, and wanted to use the specific language that was stricken rather than the new language that was in the bill. So the committee amendment becomes, in essence, the bill; does the same thing the bill does, just uses a different format. And I think the only real change it also makes is we have a provision that the employee could be assessed up to 102 percent of the cost of the premium because of some of the additional extraneous costs in ratings that they may experience by having an additional... additional individuals into that group. So the committee amendments, if we would adopt those, we could address, or I could answer any questions relative to the bill itself. But the committee amendments, in essence, do what the bill does in concept, it uses just a different technique, for the most part, to do that. So, with that, I urge the body to adopt the committee amendments, and then we can discuss the bill, if you like.

SENATOR LABEDZ: Thank you, Senator Conway. We're discussing the committee amendments on LB 318. Is there any further discussion? Evidently not, Senator Conway. Would you like to