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questions? I, too, have a constituent, in fact two of them. They are very much concerned about the CHIP program. They were in with one group and when the group went from one insurance company to another, the company that was able to underbid them and got their group policy, then excluded about three people that was in the original group and told them the only other resource, and I worked on it, was the CHIP's program. Okay, now if I understand you correctly, there will be a six months waiting period before they can be into the CHIP's program.

SENATOR WESELY: Right.

SENATOR NELSON: And I can see where that may be a, you know, a considerable savings but, again, you know, a family that's been in a program, for example, for five years or so and they have a serious illness or a kidney disease or the one that I'm referring to is maybe a heart and lung transplant that is considered to be a very high risk surgery and the asking cost figure is over \$500,000 for something like that. They just kind of have to hope and pray then for six months that they don't need any coverage or in order to work out these rates. Am I correct now?

SENATOR WESELY: Well, I'll tell you frankly, the scenario you just outlined is exactly what we're trying to stop.

SENATOR NELSON: I know that.

SENATOR WESELY: They shouldn't be doing that. They shouldn't be dumping those people off their plan and we don't want them to do that anymore and part of the thing we hope to do is by not allowing that waiver, is to stop that in the first place. They shouldn't be off that private plan. That is wrong.

SENATOR NELSON: I know it's wrong but I didn't know what, you know, how it was worked out or how that they would be covered then.

SENATOR WESELY: Well, see...

SENATOR NELSON: And they will have the...go ahead, the alternative then to go one of the two rates after six months waiting period.

SENATOR WESELY: Right. But the thing is, they can tell them