

respect to germaneness, that standard, historically, is met when a committee amends a bill. With respect to a single subject, that is a matter of interpretation by a court. Three of these measures all revolve around health insurance issues, the Medicare supplement, the HMO, and the CHIP program. The other two are not in the health insurance fields. They are bills that have been through the committee, were heard and were reported out unanimously after having had a public hearing. I am prepared to let the courts decide if there is a single subject or not, that is the standard which would be applied. But, with respect to germaneness, under our historical precedent, these are germane.

SENATOR WARNER: That may not be a very good precedent either. But that's not my point right now. Are you suggesting there may be a question on two subject matters, or are you just saying that you recognize the judicial system has that right, with which we all agree?

SENATOR LANDIS: There would be that question with any bill. There certainly would be with this one, as well.

SENATOR WARNER: It could be?

SENATOR LANDIS: Oh, sure, sure. Any bill here is susceptible to challenge on that basis.

SENATOR WARNER: Let me rephrase the question. Do I have grounds to feel that that might be the case?

SENATOR LANDIS: You might have grounds to feel that there is that situation.

SENATOR WARNER: Is there anything about the legislation that is necessary that we're not jeopardizing anything, if that is the case, it wouldn't make any difference?

SENATOR LANDIS: Yes, two things that I can think of. In the first place, there is a federal mandate to pass the Medicare supplement language. The second thing is that there are about 90 businesses in Omaha, small contractors, that are probably presenting no problems to consumers, that we know of, who will be faced with an obligation of a 40 percent reserve requirement, which would basically bankrupt them.