

recognize the senators in the following order. Senator Kristensen, Nelson, Landis, Chizek and Wesely. Senator Kristensen.

SENATOR KRISTENSEN: Thank you, Madam President, and members of the body, I would stand to resist the bracket motion. The legislation is in response to several problems that we have in the state of which many of you have talked about this year--health insurance coverage, the rising, spiraling cost of health coverage. Is there one group that you haven't talked to of employees or employers whose main thing they've said to you is, you know, we just are having a terrible time with health insurance coverage, getting it, and the cost is killing us. It keeps going up and up and up and because of the severe and increased cost of health coverage in the last couple of years many of our political subdivisions who are now under spending/taxing limitations are searching for ways to cope with the landscape that we, as the Legislature, gave them. And we're telling them, hold down those property taxes. Property taxes are too high. So they do those things. So they search for ways to live in the real world and the real world is health insurance coverage, through no fault of the political subdivisions, are going through the roof. They're going through the roof in your individual plans. If you look at the package you got the other day, as senators, look at the increased cost that you're going to have in Blue Cross-Blue Shield. This discussion is not about one health insurance company. This is pervasive. This is all companies. Now one company may get singled out just because it's something we can identify with and we know and they do serve a lot of people. But, for example, the teachers association in the state, they're plans increased for the '89-90 year about 30 percent, around 29 percent and it's expected to increase another 20 percent the next year. That's 50 percent in two years? Think about that. Think about your paycheck if you're going to double the amount of health coverage that you're going to take out of it. That is what LB 167 is all about. And the discussion that we should have today is about the ways to cope with that. And, quite frankly, the political subdivisions, and those are our schools, our villages, our counties, NPPD, a wide variety, the community colleges, the university, Kearney State, Wayne State, state colleges, everyone has tried to find ways to deal with health coverage and those rising costs of health insurance. Senator Wesely raises the flags and says, oh, my goodness, the system isn't going to work, it won't be adequately funded, there isn't enough safeguards, these people