

Warner's and Withem's amendment.

SPEAKER BAACK: The amendment is adopted.

CLERK: Mr. President, Senators Wesely and Landis would move to amend. (The Wesely-Landis amendment appears on pages 2403-04 of the Legislative Journal.)

SPEAKER BAACK: Senator Wesely.

SENATOR WESELY: Thank you, Mr. Speaker, and members, this amendment is actually found in another piece of legislation that was advanced by the Banking Committee. Senator Rogers and myself had legislation dealing with the CHIP pool, Comprehensive Health Insurance Pool and one of the issues involved with the CHIP pool is questions about how we ultimately fund that program. The CHIP program was started back in 1986. It was passed the year before and has been functioning now since '86, total of five years, and it has been very successful in meeting the health care needs of literally thousands of Nebraskans. Currently, over 3,000 Nebraskans have a CHIP policy. But with that success comes cost. These are high risk individuals that cannot otherwise receive health insurance and coverage and turn to the pool and pay a premium typically about 30 percent above market is supposed to be the goal and we are trying to work on the question of the fact that that increased premium above typical premiums is still short of what these high risk individuals would normally pay to cover their total risk involved. So the state makes up the difference through premium tax offset for the insurance, health insurance industry. Well, with the growth of the membership in the pool, there is a desire to examine the question of how we finance the pool and how we deal with the issue of reimbursement for the pool. Senator Chizek and I, when we passed this legislation a few years ago, I don't think we ever imagined that it would come to this number of people being involved in it. It's truly been unbelievable how many Nebraskans have utilized this program and so we certainly have no question about its continuance. It's merely a need for a study by the insurance department to examine the financial options we have in dealing with...with the funding of the program. So this amendment would allow the insurance department to utilize \$25,000 worth of Cash Fund to conduct this study. It's money, I think, well spent on a very important topic and I would ask for your support for the amendment. There is a plan, Senator Landis and I, I think, have co-sponsored a