

priority bill selected by Senator Landis. So those are the provisions of this amendment dealing with CHIP. And we also provide for another area that has been a great concern to many of us across the state, that's dealing with small employer group insurance. We adopted this Small Employer Group Health Insurance Act which is an NAIC, National Association of Insurance Commissioners Model Act developed nationally that will provide for greater oversight by the insurance department on these small employer group plans where you've had problems with...and I've had calls from all over the state on this, where small employers out there...and this applies to 25 or fewer employers in a plan have had one employee with a serious problem and that has had double, triple, even quadrupling premium rates for that company's plan and they've had to drop insurance and all kinds of problems have resulted. This would have more oversight for the insurance department to allow for that less volatility and a broader pool in which to set premium rates. This is a bill, LB 537, introduced by Senator Dierks and myself and advanced by the committee and picked, I believe, as a priority bill as...by the Banking Committee. The companion bill to LB 537 was the Health Insurance Access Act, a bill first introduced last year, and reintroduced this year as LB 538, and it deals with a bare bones health insurance policy that would be available to individuals under...the bill, I believe, calls for 185 percent income so that for those...that is the gap that we found in the uninsured in this state. They're working individuals with low income jobs. Many of these jobs do not provide health benefits. We would like to provide for a way to get lower cost health insurance for these individuals if they so choose to have it. Also, this plan might be available to some small employers out there who would be able to access it. And so the idea is, by removing some of the mandated benefits and removing some of the restrictions on how you negotiate for health care delivery, a lower cost can be arrived at and it's for these working individuals that have low income, they will be able to have health insurance where now they do not have it. There is currently some estimates of 150,000 Nebraskans without health insurance. Many of these are individuals that are working families with low income jobs and no benefits. This proposal will help address that problem. Finally, LB 365 is included in this bill, another bill by Senator Rogers, dealing with interest on life insurance. We had some cases where life insurance companies withheld payment rightfully due to individuals insured by the company and this puts an interest on that life insurance proceeds if the insured does not receive