

PRESIDENT MOUL: Thank you, Senator Moore. Senator Chizek.

SENATOR CHIZEK: I'd just...I'm not really sure on this particular amendment, but I'll comment to Senator Kristensen's comment. If, in fact, there's a bill or an amendment that you like or dislike because there are things in the bill we dislike, now it's a delaying tactic because we introduce amendments to deal with what we don't like. I think Doug has offered amendments to various pieces of legislation and nobody's commented that it's a delaying tactic. I think Senator Kristensen was a little off base with that particular remark and I think we have a right to introduce amendments to any particular piece of legislation that we feel should be amended. Thank you.

PRESIDENT MOUL: Thank you, Senator Chizek. Does anyone else wish to speak to this amendment? Seeing none, would you like to close, Senator Wesely?

SENATOR WESELY: Thank you, Madam President. I am sincere about this amendment in terms of concept. It seems to me the biggest fear with this legislation is that if you put a certain high deductible on a self-insured plan, you are at risk because of the small nature of some of these self-funded pools that would be utilized, whether it be a small school district or a small other subdivision of government. We keep talking about, you know, that they're only talking about some sort of a deductible scheme where they can meet the deductible instead of the employee and that it's really not very high risk. Senator Landis did offer his prefunding concept and that does help a little bit, but ultimately we don't put any caps on here I don't think. It seems to me that we kind of open it up and don't...if you want a deductible plan with a co-insurance coverage over it, there is no clear indication in this bill that I can see that you can make it a million dollars as well as a thousand dollars or a hundred dollars on the deductible, and I'm just suggesting after a certain level of exposure, after \$2,000, it'd be nice to make sure somebody's watching the store. And I understand the different concerns about it and the fact that the Insurance Department would be involved in oversight, but that's what they do now with insurance companies and I think they do a pretty good job at it. And we've got to be ever vigilant about solvency in these areas and I think self-funding plans have a risk that we must be very aware of before we take the step of