

understanding, that I know of cases where a teacher is taken ill or maybe is actually relieved of their contract in the district but, through some medical condition, could not purchase insurance otherwise and maybe the school would allow them to either remain on the payroll for that one purpose or for some reason. I do know of one case. Why could not the teacher move their coverage to a bank coverage, like most self-employed people have to do, and then they wouldn't be involved in this or neither would the district?

SENATOR CHIZEK: I don't know as they couldn't do it. All I know is they now have the opportunity, Senator, to purchase at the group rate which, obviously, with just the sheer numbers, would mean that the reduce...that the rate is substantially reduced over, obviously, if you have 5,000 people in a program and five people in a program, the rate for the 5,000 is going to be substantially reduced and so they would get the...they get the benefit of that now for that five-year period or that window period. Maybe it's only two years. Maybe it's still or 62. But that's all I was trying to do was to continue what they now have. It's my understanding that there are those who don't object to legislatively taking it away from them, but they object to legislatively giving it to them.

SENATOR NELSON: Well, I assume the same thing you do, if there's a lot of them under a contract, it is less, but I will tell you right now it's well over \$400 a month for a family and so I'm not sure that it's that much higher at a bank plan either because they go under a group plan too. And I do see their concern there, but, again, I somewhat hate to muddy the waters on what is apparently a good, clean bill, and I know their concern. We all have a concern in insurance, but if you've been in the Blue Cross, you certainly can transfer to a bank plan without having a physical examination or so on, so I somewhat question the amendment.

PRESIDENT MOUL: Thank you, Senator Nelson. Senator Robinson.

SENATOR ROBINSON: I move we adjourn till nine o'clock on Tuesday morning.

PRESIDENT MOUL: Mr. Clerk, do you have items for the record?

CLERK: Madam President, I do. Your Committee on Enrollment and Review respectfully reports they have carefully examined