

standards are concerned. One thing that you should note originally, we did have set forth that utilization review agent must be licensed under this act by January 1, 1993. And we changed that time to July 1, 1993 to enable everyone to have the opportunity to make their application to the URAC commission, and to have that reported back to the Department of Insurance. And that was signed off by everybody involved in the bill. Basically, utilization review, for those of you who are not familiar with it, is a system for the review of both future and current necessary medical, surgeries and treatment. In other words, if you, as an individual, are a member of an HMO, you're going to go into Clarkson Hospital in Omaha, your surgeon has told you you're going to have to have a particular surgery done, you let your HMO know what's going to happen, and then they preapprove that particular surgical procedure that's going to be given to you. If it's an emergency factor, according to the bill they have a very limited amount of time to also approve it. In the past, there's been much confusion over what the reviewing authority had as far as criteria and what they did relative to prompt reviews. And there is a lot of consumer unrest. And we're hopeful that adoption of the URAC standards is going to...going to correct that. If you look...if...and my aide just reminded me, it's not just an HMO but any insurance plan, so I don't want to confuse you relative to that. It's not just HMO's but any insurance plan in force in the State of Nebraska. The national standards, as they were put forth, came into being by a voluntary group of people who have associated themselves with interest in the health care industry and how it affected people nationwide. Because of that, this voluntary group was established. It's made up of people such as the United Auto Workers, National Association of Insurance Commissioners, Health Insurance Association of America, Blue Cross Blue Shield, American Medical Association, American Nurses Association, the Psychiatric Associations, who felt there was a need to try to standardize, as much as possible, how people are reviewed. And as we came together and we started looking at the standards that are set forth, we saw that they made a good deal of sense, and they applied, in most instances, to the needs that we had in the State of Nebraska. Those people who sat, however, on the committee to come to a compromise in relationship to this bill, felt that there were certain things that needed to be spelled out, certain specific requirements that would deal with review agents in Nebraska specifically. So we've also addressed that in this bill. It does show many of the specifics as far as any conflicts of interest are concerned and deals with that. And I