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necessary at the hospital. And, if it's not, then of course you don't get paid for those additional days. And most people are shocked, saying, well I thought I had unlimited amounts of coverage, unlimited amounts of things, and that's not true. And you say, who decided this? And the answer comes back, a utilization review committee. And you say, who are these people and what standards do they have, and that's where the problem comes in. Utilization companies are often hired by the insurance companies themselves, or other providers to review those things. And their goal is laudable, and that's to cut down on health care with un...you know, unnecessary things. The key is where is unnecessary, where is that definition. Now, you could go to court, because your insurance policy is a contract, and sue on that. The trouble is that, you know, that's months and maybe years away before you get an answer, and you're laying in the hospital right now trying to at least get another day or two, saying I'm not ready to go home yet. What this process does is allow us to find out what the rules of the game are, what the guidelines are by the utilization review company, what their appeal process is. You can find this out ahead of time, or during the course of while you're there. This bill that Senator Byars has just explained, because the bill is now what the committee amendments are. And I do, wholeheartedly, support the committee amendments and appreciate the committees work on this. But this is a matter, it won't increase health care costs. It's a procedural matter for you to find out what the rules of the game are, what your appeal process rights are, and it also allows for some practices in terms of denying claims, that you get paid, the company gets paid so much, or gets a bonus for denying so many claims. You take care of some of those negative incentives that are in there. And it also allows the Department of Insurance to have some control over people who violate or abuse the certificate process that Senator Byars has explained to us. And, all in all, it's a good, good start. It certainly is a patient bill, it's certainly one of those things that I think the hospitals and the insurance companies, as well, they want to get a handle on it by using the national standards, you have some uniformity, you don't have us as a state going out and making different rules in different states,...

SPEAKER BAACK: One minute.

SENATOR KRISTENSEN: ...because an insurance company may come in and say, well, we've got utilization in this state that's different from this state, from another state, and they have a