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LB 68

time I was just finishing up six months of chemotherapy and was getting ready for six weeks of radiation treatment. There were about four of us that were going through treatment at the same time. I was 42 years old, I thought I was extremely young to be going through breast cancer. I was the oldest of the four of us. Of the four of us one did not make it, which is basically the statistics, and I knew this when I went into it. I probably know more about breast cancer than any of you ever want to know and I'm not going to share that all with you, but there are two things I think are extremely important. First of all, breast cancer is not a death sentence; and secondly, early detection is the key. Bottom line is mammographies can save lives and I think it's important that we look at this and we make sure that it is available for the women of Nebraska and they are able to get it. It's time that we make sure that women can get these mammograms they need and this legislation is a real important step in this direction. I want to thank Senator Schimek for bringing this legislation forward and Senator Stuhr for taking it as her priority bill, and I certainly urge you all to support this legislation. Thank you.

PRESIDENT ROBAK: Thank you, Senator Day. Senator Landis.

SENATOR LANDIS: Madam President, members of the Legislature, I rise to support the advancement of LB 68. The Banking Committee heard the bill and in subsequent discussions with the insurance industry, which normally has opposed mandated benefit legislation, there was clear indication that this was a different situation and that their traditional opposition was assuaged. They supported the measure or at least did not object. One of the reasons why a mandated benefit in this situation is different than many others is because of the fact that Senator Schimek made clear in her opening, and that is that 45 states do already mandate this. Which means that many of the insurance companies in this state doing business in multiple states already have put it in their general policies, they've already done the administrative costs of writing them into their underwriting, they've already priced it into the way that they do business, and therefore Nebraska will not trip some greater obligation than would otherwise occur, in fact we're catching up in that sense. We're piggybacking on expenses that have already occurred at the behest of other states and the transition will not be an expensive one administratively. Of course there will be costs, we can expect that there will be some kind of premium adjustment probably. On the other hand, the hope is that early