

heart on this proposal because, as Senator Landis talked about, 45 states have already adopted this as part of their mandated benefits. And if 45 states have taken this action, it would appear to me that there's no reason to not continue that with Nebraska joining in and including this. But it does point out...the issue points out once again the problem with the current federal law, known as ERISA. And it's a blockade of us trying to uniformly address health issues in the State of Nebraska. As long as ERISA exempts over 40 percent of health insurance policies, we are unable to address the benefits and questions that arise through those self-insured policies. And I think everybody should realize that when we mandate this we're not really mandating it for everybody. It's not a level playing field, it only affects those commercial health insurance policies regulated by the State of Nebraska. And that does set an unlevel playing field, which is why some of us, in the past, have opposed this. But nevertheless, for at least as far as this does go, it will properly address a concern and an appropriate intervention to try and head off breast cancer. So I do support the initiative. But I want to take this opportunity to point out once again that health insurance matters are difficult, made more difficult because of federal law that makes it very...well it makes it impossible for us right now to broadly address health concerns that the State of Nebraska may have. That issue will be coming up later in the session with another piece of legislation. But I thought I'd make this point now. I also want to note that mammography, this year, '95, is similar to the action we took last year with children's immunization, with the bill that Governor Nelson introduced. It was a similar situation where we didn't provide immunizations for children, but because we felt it was important, the insurance industry felt it was important, we took the step, and now mammography similarly is so important that despite the problems involved with the current health insurance regulation, because of ERISA, we're still moving forward. And I want to commend the health insurance industry for last year agreeing to the children's immunization and this year agreeing to the mammography. I think they recognize the need for this change. But I want to issue again that their concern about the unlevel playing field is something we've got to address at some point, both here in the Legislature and at the level of Congress. But nevertheless, I do commend the health insurance industry for moving forward in support of this, and I want to again commend Senator Schimek, whose many years on this effort brought us to this point, and Senator Stuhr for picking this as