

have to meet 50 different state laws, 50 different adjustments to their plan. And the idea that I have for ERISA reform and one that is being pushed by a number of health legislators around the country is that we have an opt out for multistate employers so that they don't have to...would still have an ERISA exemption essentially for multistate employers who meet certain standards. So there would not be, I think, a problem for the Goodyears and Conagras and Union Pacifics and any of those companies who are out there with health insurance for their employees that meet standards and are able to not have a problem with their health insurance. I would still see a way in which those corporate concerns, multistate corporations would have their concerns met. But for those companies that are not multistate, that are simply within the State of Nebraska, there is no reason why they should not comply with state law, in my view. In addition, for those companies that are multistate but have very poor insurance plans and don't protect their employees, it seems to me that some sort of standards, either at the state or federal level, make absolute sense. If we're ever to provide the sort of health insurance that everybody talked about in the last few years, insurance that will protect individuals should they fall ill so they don't get dropped from coverage, individuals who wish to change jobs and find that the new job, as they screen individuals, does not provide health insurance for them or will provide the insurance only for those things that they don't need it for, these are the sort of things that we've talked about with health insurance over the last few years that I think most of us acknowledge are problems. There are additional things that are problems with ERISA exempt plans. For instance, currently if you have a problem with your insurance you can go to the Insurance Department and the Insurance Department can intervene and try to get some relief with your consumer complaint, that they are there to protect the public. That's not possible through the current ERISA exempt plans. There is the Federal Labor Department and that department is supposed to be providing some of the oversight, but essentially they don't have the staffing or in place the procedures or ability in any tremendous form to intercede and make sure standards are being met by these plans, that if there is a consumer complaint they are being met, there is a lot of stories about individuals who have been treated very poorly by these plans, individuals that have an employer covering them, they have an ERISA exempt plan, they fall ill with say cancer or something and they need long-term treatment, the company then simply changes that plan, no longer covers what it is that this