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different than many other kinds of business. You give the company your money and then, when the danger or injury occurs, they give it back. But they're holding your money all during the time that you're well, that you're alive, that you're working, whatever the kind of insurance is that you have, and they hold your money. So we go out and analyze these companies for their safety and soundness to make sure the money you gave them is going to be there when you need it back when you suffer a harm. So we ask of insurance companies more than we ask of many other businesses. We examine on a regular basis. We need to know that they're safe. We need to know that they're sound. One of the ways we used to do that was simply say, look, you got to have X amount of capital and X amount of surplus. What we thought to ourselves after awhile was, well, let's see, what do insurance companies do with that money? Well, a good number of them invest that money. Now they might invest that money in a very secure investment, like a T-bill--a guaranteed bond; or it might be a very...a very risky investment, like, let's say, a corporate debenture--a junk fund, if you will. Is the company that has \$5 million in T-bills the same as a company that has \$5 million in junk bonds? We said, well, no, they aren't. One of those we know is safe and sound, and the other one we know that there's a certain amount of risk. So that led the National Association of the Insurance Commissioners, a group of the commissioners of each of the states, to say to the states, you ought to pass a law that analyzes the capital that insurance companies hold for the quality of risk that that capital is now enduring, if you will. When you analyze insurance companies, don't just ask how much capital, how much surplus do you have. Ask, where's your money; what kind of risk is it operating under, and use those tools as a series of formulas to decide whether or not the companies are safe and sound. Several years ago, this state was one of the leading states in the country to adopt risk-based capital analysis for life and health companies, for property and casualty companies, and this bill is about applying that concept to HMOs and dental plans. Why? Because you pay ahead, they keep your money, and when you're sick they give you these services back. LB 258, consistent with the suggestions of the National Association of Insurance Commissioners, applies the concept of risk-based capital, that I just described to you, to HMOs and then it creates some exceptions to that, saying there are some kinds of smaller firms