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of less substance than the bill that I talked about earlier today. For example, we have a requirement that the insurance company's effort to reduce stock, which is a normal corporate kind of act that would occur, shall be filed in the Office of the Secretary of State, the county clerk, and the Department of Insurance. This has not been happening. As a matter of fact, when an insurance company tried to comply with this and brought this record to the Secretary of State, the Secretary of State's Office said, what's this? They haven't been doing it. The truth of the matter is the Department of Insurance keeps this kind of record for their own examination, and it's really unnecessary to keep it in three places, so we're deleting two of them. There is a special kind of insurance for health insurance that people buy for less than a year, a one-shot kind of proposition, it's called "short-term limited benefit plans". People buy it when they go traveling. They'll buy health insurance for six months. And this is so that, if they get into trouble in another country, that they'll have an insurance, an American insurance company paying the bills. We passed the state portion of the new federal law, the new HIPAA law, that is the Health Insurance Portability and Accountability Act of 1996, last year. The Portability Act says, if you have health insurance, it is portable from one program to another. However, there was no intent to draw into the ambit of that statute this kind of a health insurance plan. It was never designed to be the permanent kind of plan that your group health insurance policy from your company or your individual policy with Mutual of Omaha was; this was always designed to be a beginning and an ending, limited shot policy, HIPAA shouldn't apply. This bill says HIPAA doesn't apply. It does not carry portability, and that's consistent with federal law. This bill says that title insurance, who delegate their title search to a third party, need not obtain proof that the third party is operating in compliance with the rules of the Director of Insurance, and the reason is there are only limited people who can be this third party, and they are all regulated themselves. So you're like proving that somebody is, in fact, themselves licensed, and that's an unnecessary step to take. There is a piece of language on the required text of a title insurance commitment that we add. And we add it in the bill, and we add it in a committee amendment, and that is the language "a guarantee of title and". That's because our existing form on title insurance