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I just put them in numerical forms. If you take these age cohorts, the total here for males would be 800 percentage points, if you will, and female percentage points, and this is by group health benefits by gender and age, would be 1274. In other words, in group health insurance, women get about 50 percent more benefits from the groups than men do, even though as group members, they pay equal amounts. Why? Because there are a lot of concerns that are particularly peculiar to childbirth and the early expenses that are incurred in that, which are borne by group policies, thank God. I have no objections to this. I am delighted by this. Men and women would pay equally for those group policies, women would receive about 50 percent more benefits because they have 50 percent more medical...

SPEAKER KRISTENSEN: Time.

SENATOR LANDIS: ...needs or more. I'd like to continue and perhaps I'll get a chance to, I'll turn my light back on.

SPEAKER KRISTENSEN: Senator Bourne.

SENATOR BOURNE: Thank you, Mr. President, members. Senator Landis is doing such a wonderful job of explaining this committee's position, I'd yield my time to him. Thank you.

SPEAKER KRISTENSEN: Senator Landis.

SENATOR LANDIS: It is true women pay more out-of-pocket and it's true that they get more group health benefits, and the reason is they have special needs and more common needs. And, by the way, in utilization patterns, women aren't stupid enough to ignore their health needs like men are, who regularly pass up annual exams and regularly don't go to the doctor because they are boneheads. Women are much smarter and they have a tendency to utilize their medicinal needs and their group health insurance for exactly that reason, thank God. And by the way, they live seven years longer, and they should because they take care of themselves a lot better. With respect to the topic of this issue and why I would vote this way, let me tell you, here's a quote from a previous hearing by a representative of NOW, the National Organization of Women. By the way, I don't