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LB 355

illnesses. I really think we could do more, and in years to come I hope that we will have...we will see the wisdom in expanding this coverage to include other serious mental health conditions, as well as alcoholism and substance abuse. However, I understand that social change is incremental, and I believe LB 355 to be necessary and perhaps the most critical first step. I would like to thank Senator Landis for his leadership in bringing parties together to hammer out this compromise. I thank my cosponsors in believing in this legislation and supporting me all year. I feel the bill you have on the floor today is a fair and effective compromise, and I hope the rest of you would agree. The package you received the other...about a month ago contained a lot of technical information. And with that, I would be happy to answer the questions that you may have.

**SPEAKER KRISTENSEN PRESIDING**

**SPEAKER KRISTENSEN:** The Chair of the Banking Committee is recognized to open on the committee amendments. Senator Landis.

**SENATOR LANDIS:** Thank you, Mr. Speaker, members of the Legislature. Senator Robak's description was very thorough. I'll only make two additions, and then we'll vote on the committee amendments. This bill, as she described, gives employers and groups of 15 employees or more two choices: no, they don't want to cover mental health services; or yes, they want to cover mental health services. And if they do, they have to cover serious mental diseases and illnesses with the same kinds of levels of coverage that they would apply in physical cases. Now, there are coinsurance and deductibles that can differ between the two kinds of disease, but the maximums, the lifetime maximums, the total amount of benefits, those have to be the same. And in that way, it lifts the caps from some of our existing coverage up to numbers that are so significant that they would really make treatment possible for serious medical and mental illnesses. To understand this...what you've got is an optional, it's not a...it is not a mandate. And secondly, it's narrowed to a series of serious mental conditions and deepened, if you will, to the maximums in the premium...into the policy, rather, that the policy holder otherwise has on physical conditions. It makes the definition of serious mental illness