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LB 355

support the committee amendments.

SPEAKER KRISTENSEN: Further debate on the amendment? Senator Landis, you're recognized to close on the committee amendments.

SENATOR LANDIS: A question by Senator Beutler just occasions me to remind the body what we're doing here. Currently, there are group health insurance policies that have no coverage for mental health. Then there are group health insurance policies that have some mental health coverage. When they have mental health coverage, oftentimes it's not the same as physical health problems. This bill says right now, for six mental health conditions...schizophrenia, bipolar, compulsive disorder, et cetera, et cetera...for those six, the physical limitation is the mental limitation. If it's a lifetime amount, if it's an annual amount, if it's a number of days in the hospital, it's the same. And what that will do is to deepen the coverage for serious mental illness when the group policy chooses mental health coverage. What we're trying to get away from is the notion that people believe that they're covered for mental health services because their policy says so, but when crunch time comes and they discover that they have a schizophrenic child, they open up a policy and discover that it has a \$4,000 maximum per year. And then what they thought they had proves not to meet the real needs at all. And those families face a terrific difficulty. Those families face considering being a state...making the child a state ward, they consider giving up custody of the child, they consider...divorce is very common. The...you know, the need to use welfare or Medicaid as the only way to get treatment for the child becomes a paramount family consideration. So on these limited six conditions for the first two years, and then a broader, somewhat, definition then after two years, this bill says, the amount of money you get for your physical coverage is the amount of money you're going to get for those six mental health conditions as well. It's narrow, but it's deep, and that will be helpful. Will it be helpful across the board? No. There's lots of other conditions that could be considered. However, these are the ones that are family killers. These are the ones that just undo a family's ability to handle this kind of trauma. And for that reason, we're making a step forward by passing LB 355. I would guess the proponents would like to say...would like to take a step three