

TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE
Transcriber's Office

May 20, 1999

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pick them up and then when they return charge another \$15 to return them, apart from the mileage.

SENATOR BROWN: Has Health and Human Services spent some time researching this?

SENATOR BOHLKE: I know that I contacted them a couple of years ago about concerns from constituents of mine who would see...they felt there was an abuse and so I think they've been looking at it for a couple of years as well as the Public Service Commission.

SENATOR BROWN: Okay, thank you very much. It would be my...I understand some of the issues that have been raised and I certainly understand being concerned about any liability that would accrue to the state of Nebraska.

SENATOR COORDSEN: One minute.

SENATOR BROWN: But I also believe that we have to look at the cost savings and I believe that we need to give Health and Human Services the opportunity to manage themselves and their budget in the best way possible. And so I will be glad when Senator Wehrbein pulls this amendment. Thank you.

SENATOR COORDSEN: Thank you, Senator Brown. Senator Vrtiska, please.

SENATOR VRTISKA: Thank you, Mr. President, members of the body. I would like to ask my good friend, Senator Pat Engel, a question if he'd yield.

SENATOR COORDSEN: Senator Engel, would you respond to a question, please?

SENATOR ENGEL: I would yield, but be very selective with that friend part, please.

SENATOR VRTISKA: Senator Engel, you're the expert in the insurance business, I'm sure. And we all got letters I'm sure telling us of the liability and the fact that nobody would carry our insurance. Is that true of the total insurance industry as