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LB 1253

coverage. Why? Because it was our perception that in fact this is what people believe themselves to have bought in the first place. My kid needs to go to the hospital, I've got hospitalization coverage, yes, I authorized the service; and then come back later on and say, well, gosh, the reason they went was because they worked on, you know, their teeth under anesth...you know, while they were anesthetized. It seemed to me this was just a way of making people's perception of what they had and what they had...and what they actually had to be legitimate. The bill was advanced 6 to 0. All of those who were opponents have removed their objections, they are neutral, I think it would be safe to say, but they no longer object to the bill, and that was on the basis of the negotiations we did. I ask for the adoption of the committee amendments and I will offer some other amendments to LB 1253 as well. Thank you.

SPEAKER KRISTENSEN: Debate on the committee amendments? Senator Landis, yours is the next light. Thank you. Senator Beutler.

SENATOR BEUTLER: Senator Landis, if I may, I'd like to ask just one question. The bill indicates with respect to whether the services are necessary for safe dental care that that would be made by the entity providing coverage, and medical necessity would be defined in the policy. But it would be the insurance company, as I understand it, that decides whether it's necessary. Now I understand that this is our normal system these days,...

SENATOR LANDIS: Um-hum.

SENATOR BEUTLER: ...notwithstanding the controversy that exists about who makes that decision. But in this case isn't...doesn't this cry out for a decision by the dentist, because the nature of the fact being determined is whether this patient is psychologically...is whether the psychological makeup of the kid, if you're going to talk about kids, is such that he really needs to be anesthetized in order to be safely treated. What does the insurance company, who has not observed this individual child, know about that?

SENATOR LANDIS: Yeah.