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LB 210

SENATOR JONES: Yes. Did you say you was going to withdraw or did withdraw your amendment? Going to, right?

SENATOR BEUTLER: Going to.

SENATOR JONES: Okay. I want to talk just a little bit more about it. On my own operation, I have my son and a hired man. And I got liability and Medicare, and then they got medical insurance all three. Does this mean that I would have to have workers' comp, if your amendment went through, on top of that? Or would you have...could you be replacing it?

SENATOR BEUTLER: Well, Senator, the way the law, I think, is generally structured is that workers' comp is required. And then it allows you to get your own personal health policy if that's what you would like to do, separate and apart from that. And it should be cheaper, of course, because it doesn't...it's not going to cover anybody but you or your family or...you know, depending on what you're doing. But the whole discussion about health insurance.. I mean, it can be separated out. You can do it separately. Part of the whole problem with the health insurance discussion though, for me, is that it doesn't cover what workers' comp covers. A health insurance policy is not going to pay, for example, permanent disability payments for someone who's permanently disabled.

SENATOR JONES: Well, I got what they call a country squire, and it covers, of course, liability and any accidents that happened. It covers all of that for the hired man and my son too. And that's why I was wondering, would this have to be in addition to that. I understand what you're saying, is, if they have a permanent disability. I don't know where it comes in then. But I know it handles all immediate expense, the way I got it now. So I just...wondering if I had to have workers' comp on top of that. That's what I was concerned about.

SENATOR BEUTLER: Well, you don't have to have workers' comp on top of it. Because if you had workers' comp, then you'd go back and revise your health policy and take the deduction in whatever the premium was on that, because you were no longer covering your hired man.