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FLOOR DEBATE

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LB 303

have five minutes and 30 seconds.

SENATOR JENSEN: Thank you, Mr. Speaker, members of the Legislature. Thank you, Senator Brown. As many of you know, I have carried a bill, matter of fact, I believe it's been four out of the last five years, to "incentivize" people to buy long-term care insurance. So I would certainly support Senator Brown's...Senator Brown's amendment. However, I cannot support the bill. Senator Brown is absolutely right as to what will happen with the cost. And mind you, also, last year we spent many months looking at the Medicaid...we had a Medicaid task force, we brought together 25 people, met six times on how to reduce Medicaid cost. Let me just tell you...and during this debate, I'll bring up a couple of personal situations that I have become aware of and have certainly affected myself and some of my family. When I was going to high school, I had a good friend named Gil. I went to Tech High; Gil went to North High. But every weekend we were together, we both had a love of automobiles, and we toured north Omaha many, many times on the streets. Gil, matter of fact, was an all-state wrestler here in Nebraska. Went to the university, got his degree in engineering, went to work for Western Electric. After a few years, was transferred down to Kansas City. Had a couple of children, grown children, as a matter of fact, and one of the boys got interested in motorcycles, and the father, Gil, also took that up. Anyway, they were doing riding in the outback, and hit a tree, Gil did. He was severely injured, paralyzed from the neck down, also had other trauma, was on a ventilator for many years, went through all of their cash that they had, all of their insurance cost, and then went on Medicaid for about another four years. Gil died last year in a nursing home, a nursing home that was provided by the state through Medicaid dollars. And that is exactly where we're going to end up. There's going to be an additional cost that will be covered, that the state will spend, the federal government will spend, because people with those kind of injuries will go through all of their dollars, all of their insurance dollars, and then go to the payer of last resort, which is Medicaid. That is exactly what will happen. Also, even if you show proof of insurance...and we all know this, that we have many individuals who are driving automobiles that will license them. Yes, you