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and diabetes, or one or two other significant illnesses or diseases, the likelihood that you can even obtain long-term care insurance diminishes. There's many long-term care insurance carriers that won't even issue a policy to a 55- or a 60-year-old individual that has high blood pressure and diabetes. So I think what we've done is, is we've said, you have to have this if you want to go "helmetless"; however, you might not be able to get the insurance. And I think that's of a concern to everybody. I think that there are some equal protection issues there. And secondly, there's the cost involved to long-term care insurance. Everybody knows how expensive regular health insurance is, but long-term care insurance is extremely expensive. It's not unusual for a very healthy 50-year-old individual to spend \$2,500 a year for long-term care insurance. That's why only about 8 percent of the population has long-term care insurance, is because it's so expensive. If we're truly concerned about the cost of nursing home care and its effect on our budget from Medicaid patients, we should do something like prevent people from spending down their assets so that they qualify for Medicaid. That's a more real...that is a more real danger to our budget situation than this. If you look at the statistics and the numbers that Senator Smith passed out, talks about fatalities, but it also talks about injuries. And in the year 2002, there was 330 injuries. Now, there's an asterisk next to that, so I assume that that's...it is an estimate. I doubt very much that all 330 of those individuals ended up in long-term care. So while it is a concern to say that this might add some cost to the state, I don't think that that's a real argument. Again, the real danger to our Medicaid expenditure is the spend down, that our seniors can spend down and qualify for Medicaid, even though they still have assets. I support Senator Smith's bill. I don't think we need to hold people's hands. Should you ride with a helmet? Of course. But I don't think that means that we have to force this upon people. They should have some element of choice here. Again, I do oppose the amendment that we're discussing right now. I don't believe it's fair. I think it's disparate to require some individuals to have long-term care insurance, but not everybody. So even though I think everybody should have long-term care insurance, I don't believe that this is the right situation in which to mandate it. Thank you.