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SENATOR CHAMBERS: Vary greatly. Now if we had no cap, is there a possibility that the premiums physicians in Nebraska must pay would rise? Is that argument made, anyway?

SENATOR D. PEDERSON: Oh, absolutely. Many of the states who do not have a cap have had serious...

SENATOR CUDABACK: One minute.

SENATOR D. PEDERSON: ...economic concerns, such as, in Mississippi they had about a 90-day special session trying to invoke some kind of a cap, because the physicians were leaving Mississippi in droves, and the businesses and the individuals that were being treated did not have the availability of physicians. So it had an economic impact beyond what premium the physician was paying. But our premiums are considerably less than they would be, and that's allowed Nebraska to attract some very high-quality physicians, certainly specialists in some areas that are virtually prohibited from practice because of the high level of premium that they have to pay. Excuse me for encroaching on your time.

SENATOR CHAMBERS: That's okay. Thank you, Senator Pederson.

SENATOR CUDABACK: Senator Chambers, your light is on, but you have spoken three times. So you're recognized to close on FA14...I'm sorry, Senator Beutler, did you wish to...?

SENATOR BEUTLER: I'd yield my time to Senator Chambers.

SENATOR CUDABACK: Senator Chambers.

SENATOR CHAMBERS: Thank you, Senator Beutler. Mr. President, members of the Legislature, I would like to continue the discussion with Senator Don Pederson.

SENATOR CUDABACK: Senator Pederson.

SENATOR CHAMBERS: Senator Pederson, I don't know if you've ever been to Mississippi, but there might be other reasons why