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actuarially that determination would be made by the insurance company. But let me give you an example.

SENATOR CHAMBERS: Okay.

SENATOR D. PEDERSON: An ob-gyn in Nebraska, under the current law, pays approximately \$18,000 for an insurance premium, under our current law.

SENATOR CHAMBERS: Um-hum.

SENATOR D. PEDERSON: If we raise it to \$500,000, they will be paying \$24,000. In Iowa, for an example--you mentioned Iowa--they pay \$49,000. And it acts as a deterrent to someone locating in that state or in staying in that state, because of the viability of their own personal asset situation.

SENATOR CHAMBERS: So then we cannot say that if we remove the cap a Nebraska physician is going to find a much more fertile place someplace else, in terms of the amount paid in premiums. That physician is going to have to scout the country to see where lesser premiums exist, if that's the only reason for leaving Nebraska. Isn't that true?

SENATOR D. PEDERSON: I think not only leaving the state, but the acquiring of new physicians. And I know from experience that they do take that into account in determining where to locate, because it's the economic viability of their practice.

SENATOR CHAMBERS: But there are other considerations. And I don't want to get into those right now, because I want to focus on what we're talking about,...

SENATOR CUDABACK: One minute.

SENATOR CHAMBERS: ...and the changes that your bill will make.

SENATOR D. PEDERSON: Okay.

SENATOR CHAMBERS: If we were to increase this premium...you said the amount of the premium for the practitioners you were