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likely case that your family or the average family in Nebraska will face is if in fact there are medical bills at...preceding death that are very, very costly, and they do not have enough insurance to cover those bills. That's the most likely scenario where someone is going to actually need this kind of coverage. Now I am not opposed to having a lid on it. I understand the concern about people hiding money, although I don't know anyone that plans bankruptcy three years out, which is why, in fact, the bankers had agreed when the look-back was changed to three years. And we could change the look-back even further. But I think that it's a legitimate concern. And if Senator Beutler would respond to a question?

SENATOR CUDABACK: Senator Beutler, would you respond to a question from Senator Redfield?

SENATOR REDFIELD: Senator Beutler, your amendment actually only allows \$16,000. And we know that that's not going to carry on the survivors very far. But is there a reasonable number that you believe we could put a cap on this, so that in fact we could not create a haven, but would give protection to lower, low-, middle-income families? Would you respond, please?

SENATOR CUDABACK: Senator Beutler.

SENATOR BEUTLER: Senator, I'm sorry. You know, I'm...

SENATOR REDFIELD: Senator, in our...

SENATOR BEUTLER: ...I don't feel like I have enough information. But I'm willing...I'm certainly willing to increase the cap very significantly. And if there's something that we can do that can carry us forward to next year, when maybe you can draft something a little narrower that works with a look-back period, and we can switch to a new system. I mean, if you wanted to go up to \$40,000 or \$50,000 on the cap, I would certainly feel comfortable with that. And I get increasingly uneasy as we go above that, I guess.

SENATOR REDFIELD: So if we were to agree to a cap of \$50,000 now, today it's very, very difficult to even get 5 percent on