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would play in reviewing policies. And we said, look, you can...commercial customers, you're the sophisticated customer, you got to look out for yourself. And these insurance companies might file a new policy with the agency and immediately it will take effect, and it's up to you to keep track of that, because you've got the talent, you've got the resources, you've got the lawyers, you can figure it out for yourselves. But the little guy, we're going to protect you. Those policies will not take effect until the department has reviewed that policy. I had a call just ten days or so ago from a very distraught woman whose daughter was attending one of our colleges here in the state, and the daughter was under a health insurance policy sold by the college and she was protected under this policy so long as she was a student. But this student got very, very sick, to the point where she could no longer keep up her academic obligations. She had to leave school because she was sick. The insurance company said, ah, you're out of school now, you're not a student; guess what, you're no longer covered under our policy because we only cover students. Well, there's a happy ending to the story. I contact the insurance company and they said, okay, we'll take care of it; we'll cover her. But they didn't have to, because she wasn't a student. Senator Beutler's amendment moves us in the right direction here. We do need proper consumer protection before these policies get changed on a whim. And I understand the insurance companies want to be able to react to competitive pressures. They want to be able to change their policies quickly to react to the changes in the marketplace, and I understand that and I appreciate that. I respect that. I think there may be a compromise here. Why not move to an approach where the insurance companies can file their new policies, require the agency to review those policies, and if they don't do so within 30 days and they don't find a problem within 30 days, if that's the right number, then the policy can take effect at that point in time. I think that's a reasonable compromise. We ought to be talking about that. Thank you, Mr. Speaker.

SPEAKER BRASHEAR: Thank you, Senator Foley. Senator Beutler. Senator Beutler, yours is the only light, if that matters. I'm only trying to be helpful.