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day when they deliver the services. They expect the bill to be paid on time. The insurer expects your premiums are paid on time, and I do believe that in fact the providers, whether they be the physicians, the labs, the hospitals or any other providers, have a reasonable expectation that they also should receive payment from the insurance companies on time. So I believe it's a reasonable approach. I want to commend everyone who was involved in working out the details. I believe that it showed good faith on all parts of our industry in this state, and I want to commend them for their good faith effort here, and I ask your adoption of the bill and the committee amendment. Thank you.

SENATOR CUDABACK: Thank you, Senator Redfield. Senator Hudkins, on the committee amendments.

SENATOR HUDKINS: Thank you, Mr. President. I do support this bill, but I would like to ask Senator Mines a question.

SENATOR CUDABACK: Senator Mines, would you respond to a question from Senator Hudkins?

SENATOR MINES: I will, Mr. President.

SENATOR HUDKINS: Senator Mines, are we apt to have some insurance companies--and we know how many of them are in Des Moines, Iowa--are we apt to have any of them say, we'll no longer do business in Nebraska?

SENATOR MINES: You know, that was a concern and part of our discussion. Insurance companies that are good actors, that provide...that provide a quality service, manage their product well, in the bill they're allowed to file with the department that they're in compliance, and the department...it's a get-out-of-jail-free card. So anyone that chooses to abide by Nebraska's regulations has very little oversight or regulation. They're almost self-certified.

SENATOR HUDKINS: Okay. So they can find...file a paper saying 90 percent of the time they pay in a timely fashion, right?