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to, nationally, a 9.3 percent increase. Less than half the national average increase. And in private health insurance costs, the increases were almost 14 percent. So we're holding the line. Let's acknowledge that we're doing some things right, that we're doing some things good, and that the bottom line is, we need to make sure that we make any adjustments...

SENATOR SCHIMEK: Time.

SENATOR PREISTER: ...with these folks in mind. Thank you.

SENATOR SCHIMEK: Thank you, Senator Preister. Senator Cunningham is next, followed by Senators Erdman, Byars, Jensen, Chambers, Brown, and Engel. Senator Cunningham.

SENATOR CUNNINGHAM: Thank you, Senator Schimek and members. I'd like to thank Senator Erdman for bringing this bill. I think that if you've looked at the charts, and especially we that have been on Health and Human Services have seen...and Appropriations, have seen the amount of money that's being spent on Medicaid, and projected to be on...spent on Medicaid in the future, it's alarming. And there's an awfully lot of that that we need to do, probably most of it. But there's one area that has major concern for me. And the first year I was in the Legislature, we went through the first budget process. And that summer, I went to one of our conferences, and went to a long-term care program at the conference. And what alarms me, one of the biggest areas of Medicaid spending are seniors in our nursing homes. Now, don't get me wrong. We need to fund our seniors in our nursing homes that don't have the assets to do it for themselves. But it's alarming to me how many people are planning their estates...planning their assets, not their estates, but planning ahead and trying to get rid of their assets so they can be paid for by the state when they go to the nursing home. And I guess I would contend that we can't continue to go down that road, that those people, if they have the assets, they need to be taking care of themselves. And so in that first conference I went to, Indiana had a program, and it was called the Indiana...I don't even have it now. Indiana Partnership, it was called. And this is a little bit about what it did. Anybody that purchased an Indiana Partnership policy,