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SENATOR ENGEL: Madam President, members of the body, I have always been an advocate for those who are less fortunate than we are--the developmentally disabled, the poor, and those who are unable to take care of themselves. The situation that we're talking about...first of all, I'd like to commend Senator Erdman and others for bringing this bill before us, because I think it's very timely and very necessary. From the one chart he showed us, in the year 2025, if we don't do something, either get more income, more people, more jobs in the state of Nebraska, or decide...figure out a way to cut costs, we won't have anything to run the rest of government. And so we have...something has to be done, without penalizing those people who deserve the care. I know over the years, I sold insurance for many, many years. And I do not sell insurance anymore, so I'm not saying this so I can sell a policy to anyone. But I do know that there are many people out there that are uninsured by choice. They have the opportunity, they have the wherewithal to purchase health insurance, but they chose to gamble. And many times, you know, as gamblers go, as you know, some win, most lose. And many of these people have lost over the period of time. And as a result, they wind up with taxpayer support. Another thing is, what we have to look at, and I think Senator Jensen alluded to that, is long-term care insurance. I think that's one of the best investments that you can make as far as cutting back as far as what it's costing us to keep people in nursing homes. Because I believe, if I'm right, about 52 percent of the people in nursing homes are there funded by Medicaid. Now, that's why we have to come up with something to incentivize people to buy long-term care insurance. I bought it many years ago. Hope I never use it. I hope I'm just paying a premium for something to help keep other people's premiums down. But I do have it, because I feel my obligation to me and my wife is to take care of ourselves as long as we can. Any assets left over after that, the children are welcome to that. But my goal in life is not to see how much I can leave to the kids. I want to make sure that the kids don't have to take care of me. And I want to just allude to something there. I've had a bill introduced this year on homestead exemptions. And what it was is, everybody that qualified for homestead exemption would continue to qualify, except that there would be a lien against their property for when that house...when the property is