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As we go forward, I don't know that this will do any help. There's been a lot of...there's been a lot of studies. We're doing one. There's one...NCSL was referred to. The feds have ignored the issue. The issue...the reason we can't come to solutions is there really is none. Until we decide to reduce our appetite for healthcare or reduce it to the fact that we can pay for it, or make more people responsible for their own costs, which is very difficult, we're not going to have a good answer. I don't know that insurance companies are the answer. I really don't blame insurance companies, unless they're gouging people unnecessarily to profit their bottom line, which in most cases I do not think they are. The one hope that I would like...I'd like to ask Senator Byars a question, if I may, Mr. President.

PRESIDENT SHEEHY: Senator Byars, would you yield?

SENATOR BYARS: Yes, I will.

SENATOR WEHRBEIN: If I was...I was listening to Senator Stuhr and she made comments about surrounding states having much reduce...have not had the increases that Nebraska has. I'm putting you on the spot a little bit, but do you have any explanation for that, because that struck me as surprising, thinking that we have been fairly conservative in our approach to Medicaid costs? How other states apparently have controlled theirs more or whatever, do you have any comments on that?

SENATOR BYARS: I sure do, Senator Wehrbein, and I was going to speak to that next, and I will. There obviously are a lot of factors that can affect that. Now, number one, I'm trying to find out from NCSL this morning where those numbers came from, because they don't jibe with what our department is telling us. Our department is telling us we're looking at a 12.5 percent increase over time, versus NCSL saying we had a 20-some percent increase. But one factor that will very clearly affect this is that you look at the United States, and I don't know without applying it to those states, those peer states around us, but in the United States, 57.2 percent of employers, private employers, offer health insurance. In Nebraska, the percentage of private employers offering health insurance is 43.6 percent. There's a 14 percent difference right there that's going to dramatically