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SENATOR BOURNE: Okay. So basically what we're doing is setting a mechanism to just add some teeth to the disclosure process. If an insurance company...and as I understand it, it's insurance companies from outside of the state...

SENATOR MINES: That's correct.

SENATOR BOURNE: ...that are basically thumbing their nose at HHS, saying, we're not going to tell you.

SENATOR MINES: That's correct.

SENATOR BOURNE: Okay. And you plan to be involved as a committee. You plan to be involved in the rule and reg process that the Department of Health and Human Services is going to undertake this summer?

SENATOR MINES: Well, I think the intent would be let's allow HHSS to develop their rules and regs, and then discuss with them and understand what they're doing and why they're doing just that; not to be a part of the rule-making process...excuse me, the drafting of the rules and regs, but be part of an approval, if you will.

SENATOR BOURNE: Okay. Okay. Thank you, Senator Mines. I appreciate your answering the questions.

SENATOR CUDABACK: Thank you, Senator Bourne. (Visitors introduced.) Senator McDonald, on the advancement.

SENATOR McDONALD: Mr. President, members of the body, I would like to ask Senator Mines a couple of questions.

SENATOR CUDABACK: Senator Mines, would you respond, please?

SENATOR MINES: Yes.

SENATOR McDONALD: Yes, Senator Mines, you spoke briefly before we adjourned for lunch about companies that offer voluntary benefits, such as AFLAC and others. Those are indemnity plans. How will they be affected by this legislation?