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paying for those as often as we are now. The best way to do that is long-term care insurance. Oddly enough, Nebraska, that does not have an incentive for this, has one of the highest long-term care insurance rates in the country. In other words, many Nebraskans are doing the right thing even without the tax code encouraging them to do the right thing. There are about 18 or 19 states that have some kind of incentive mechanism for this behavior that we're hoping to have. And those states do not perform as well as this state does. I must say, however, every amount of long-term care insurance that we can sell in the marketplace that will move people away from Medicaid and to private pay will help the state budget in a variety of respects. So this is an investment in hopefully moving people to use the insurance mechanism as opposed to relying on a burgeoning state program that's very cataclysmic to our state budget. I would ask for the adoption of the Revenue Committee amendment.

SENATOR CUDABACK: Thank you, Senator. You've heard the opening on the Revenue Committee amendments. There are no amendments to the Revenue Committee amendments. On with discussion. Senator Cunningham, followed by Senator Redfield.

SENATOR CUNNINGHAM: Well, thank you, Senator Cudaback and members. I rise up in strong support of this, this bill. Senator Landis and Senator Jensen explained to you and all of you in this body know what the cost of Medicaid is for our state. And it's the fastest growing or one of the fastest growing segments of our budget. And quite frankly, I believe it is totally unsustainable. Right now in our state, I think it's very commonplace, the normal person plans to get rid of their assets and the state will take care of them in the nursing home. When you talk about Medicaid and nursing homes, the reality is the biggest share of Medicaid goes to senior citizens living in nursing homes and assisted-livings. And I think we as a society need to do more to plan for our own retirement or our own time when we end up having to live in one of those facilities. I personally have another bill that I consider a companion to this bill and it's an asset protection bill. If you purchase long-term care insurance, you can protect some of your assets when you get older and in that position. Senator Landis talked about...I believe he said his insurance, long-term care