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SENATOR BAKER: Time.

SENATOR CHAMBERS: Thank you, Mr. President.

SENATOR BAKER: Thank you, Senators. Senator Chambers, you are next.

SENATOR CHAMBERS: Thank you. Senator Jensen, starting at the bottom of page 1, in line 22, this proposal talks about essential coverage for necessary healthcare. To say essential would mean that nonessential coverage is taking place now. Is that what this is telling us?

SENATOR JENSEN: No, I don't think it would refer to that. It just says that that would provide essential coverage for necessary healthcare.

SENATOR CHAMBERS: So what does "essential" mean; that without it a person cannot get well or be properly treated?

SENATOR JENSEN: Well, certainly would suffer because of it.

SENATOR CHAMBERS: Okay. And then here's what you were going to go to, and I have the word "necessary" circled also, necessary healthcare. Does that mean necessary to properly treat the condition or necessary in the opinion of the department?

SENATOR JENSEN: Well,...

SENATOR CHAMBERS: Let me ask it a different way.

SENATOR JENSEN: Yeah.

SENATOR CHAMBERS: Is the necessity determined based on a medical judgment by a treating physician, or on a department bureaucrat or employee, based on what they think is available based on resources that they have?

SENATOR JENSEN: Even under the present system, if someone is denied a service, that they can go to a doctor and he can