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SENATOR LANDIS: Thank you, Senator Cudaback. Members of the Legislature, Senator Jensen and I are agreed that this language is surplusage. In the event the State Treasurer cannot absorb this work without experiencing some counter costs, then perhaps a deficit appropriation might be appropriate. But giving them the power to write the rules, establish the methodology, determine the fee for themselves, and then take it out of everybody who's participating in the program strikes me as overreaching. Let's strike this provision and move on with a very good bill.

SENATOR CUDABACK: You've heard the opening. Open for discussion. Senator Engel.

SENATOR ENGEL: Mr. President, members of the body, I don't want to hold this up at all, but I do want to emphasize, and I want it on the record, that I think as far as long-term care insurance, you have to be at least 62 years of age before you could start deducting that. I think that age should be younger than that, when people are still qualified to buy it. cannot buy it when you need it. You cannot buy that insurance. And I think you'll get more younger people involved in that, in purchasing this insurance, and it would be a total savings for the state down the road because if they could deduct it, it'd make it a lot easier for someone to sell. And the thing is, more and more people buy it, more it's going to save the state of Nebraska in long-term care. And I think you should be able to sell insurance...the only time you can sell insurance to people is when they qualify for it. You wait until they get into the older years, many of them can't qualify. So I know we probably don't have time to amend that into this right now, but I do believe that we, next year, in fact, I'll bring it back myself to see if we can't incorporate that into this bill. Because it is a good bill and it's been a long time coming. It's due time that we got it. Thank you very much.

SENATOR CUDABACK: Thank you, Senator Engel. Senator Jensen.

SENATOR JENSEN: Thank you, Mr. President. And, Senator Engel, you are...you are correct, but this works out with the fiscal note, the way we have it today, and I think we're going to be