

February 27, 1975

SPEAKER: Chair recognizes Senator Frank Lewis.

SENATOR F. LEWIS: Mr. Chairman, I rise to support Senator Kelly. That in itself has got to be a field day. The concept of this bill, I think that ought to be addressed very seriously. I ask each of you to think in terms of your own health policy, and what are you covered for, and what are the exclusions. I dare say that you're probably in the same position that most people are, that you really don't look at that particular aspect until it's time to use it. Particularly with the increased pressure for national health insurance to cover cost, I think that one of the ways that may prevent that sort of an approach is to make sure that people, when they buy insurance, have the full adequate coverage necessary. I think one of the problems that we have now is the fact that when you get a policy that an attempt is made to write out so many things that really you have little or no coverage and unfortunately it's on the day of reckoning when the hospital bill is due and payable that you find that kind of thing out. I think it's consistently wise for us to make this inclusion to see that there is adequate protection, particularly in the critical area that we're talking about, of birth defects. Those kind of things that number one, is going to create some mental strain on the parents, much less being involved in a financial strain. I urge the support of LB 28.

SPEAKER: Chair recognizes Senator Nichol.

SENATOR NICHOL: Mr. Chairman, members of the Legislature, may I ask Senator Kelly a question or two?

SPEAKER: Senator Kelly do you yield?

SENATOR KELLY: Yes sir.

SENATOR NICHOL: I thought Senator Marsh was going to touch on it there for a minute. I'm a little bit confused as to what this does. We have two types of policy, one is the large type policy usually furnished by companies for their employees; then there is the individual type policy that an individual family would purchase. Is it your intention that this would be included on both these types of policies?

SENATOR KELLY: Senator Nichol, this coverage would be included in all policies written in Nebraska that are health and accident policies. The confusion comes when you have different types of insurance contracts or policies. Usually, say 95 percent of the policies are such that when a child is born that child is automatically covered. There are those policies, however, where the individual child's name must be recorded on that policy in order for them to be covered. This bill will broaden out that and allow 30 days for that child's name to be inscribed on that policy.

SENATOR NICHOL: Would this include both types of policies? In other words, the group insurance policy, and also the individual policy?