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SENATOR KELLY: I certainly would just love to agree with that position. My opposition to it is on the basis that probably 75 percent of the people that are covered by health and accident insurance never have any choices of any kind in what the coverage is going to be in their insurance. As an example, when you were a state employee did you have any choice in the items that were in the policy that you were covered by?

SENATOR SWIGART: Only when I bought it from a regular commercial company.

SENATOR KELLY: Correct, like in ones where I'm involved in where the company is paying the premium, these come out as standard policies. They are acceptable under a union negotiation business, or so forth. The individual people that are being protected by those policies, those individual people do not have these selections that we talk of.

SENATOR SWIGART: My concern, I guess, in this matter is that since you indicate there are some companies that are doing it, if this becomes a matter of competition, isn't it reasonable to expect that other companies will soon adopt these policies?

SENATOR KELLY: No, the reason is the 12¢ to 15¢ per policy per month. These large coverage group insurance policies, and as a businessman what I can get at the best price that will give me satisfactory coverage is what I would buy. The point here being is that this is really a very small group of people that we're pointing our efforts towards. They are always a young family on their way up in this world. Congenital birth defects really just wreck the future of that family, not only emotionally, but financially. We can't do too much about the emotions, but we certainly in this instance can help with the financial.

SENATOR SWIGART: Thank you Senator Kelly.

SPEAKER: Chair recognizes Senator Dickinson.

SENATOR DICKINSON: Mr. Speaker, may I have a question of Senator Kelly please?

SPEAKER: Senator Kelly, do you yield?

SENATOR DICKINSON: This is just to go a little further with Senator Nichol's question. Most insurance . . . this is one of my concerns now . . . most health insurance policies are directed at large company package policies. There are still many individuals in our society that don't have access to these. They are now paying almost double the rates for the same coverage that is provided through the ones you and I have through the State of Nebraska, or that anyone has through a package policy. Some cases these people don't want to have all these coverages. They are now being mandated. I know young families, for instance, that would, if they had a preference, would not even have pregnancy coverage in their policy. They are young and of child bearing age. This will, as I understand it, force another factor on there, whether they want it or not. We're just taking more rights away from more people. As contrast to Senator Lewis, Senator Kelly, usually I'm with you. Here I'm . . . we split.