

January 23, 1980

LB 413

SENATOR KEYES: What if they quit or are laid off?

SENATOR DeCAMP: But they are already dead.

SENATOR KEYES: Okay, thank you.

SPEAKER MARVEL: Senator Rumery.

SENATOR RUMERY: Mr. President, members of the Legislature, I would like to ask Senator DeCamp a question, if I could.

SENATOR DeCAMP: Sure try.

SENATOR RUMERY: Senator DeCamp, aren't a good many insurance companies doing this now, even going beyond what this law would request?

SENATOR DeCAMP: That sure is right. I think Bankers Life, I think a letter I passed out, one of them, Bankers Life, said they are going to implement this policy voluntarily and I think they are even going to, as I understand it, make it even better than what we are doing here but they are doing that voluntarily. This would make it standard for everybody.

SENATOR RUMERY: I guess I would prefer to see it all voluntary on the part of business. I just keep wondering why we should mess into this. Is there a good reason? Has somebody been aggrieved?

SENATOR DeCAMP: Apparently there have been any number of cases, and I will tell you what, I will get you some documentation, some information, specific examples and cases, mom and the kids, hubby dying in a car accident or whatever, one month later momma didn't have insurance. She was worried about funeral and things. One of the kids broke an arm or ended up in the hospital. There was no insurance coverage. This just kind of sets up a system after that death, and we are only talking about deaths, to make sure that family is covered even though they have to pay the premiums themselves. At least they have a reasonable period of time to locate some other insurance, whatever.

SENATOR RUMERY: Thank you.

SPEAKER MARVEL: Senator Stoney, then Senator Murphy.

SENATOR STONEY: Mr. President, a question of Senator DeCamp.