

ested in kind of listening. There were two proposals on the issue of alcoholism what should or shouldn't be done. There was Senator Ray Powers' proposal and there was the committee proposal. The committee proposal was basically supported and quite frankly written by some of the major insurance companies, Blue Cross-Blue Shield, for example, committee personnel of the Banking Committee. The difference in concept between the two proposals, Senator Powers' proposal and the committee proposal are rather major and dramatic. Senator Powers' had a mandated program for mandated insurance coverage, a concept that has never been utilized in the State of Nebraska in the insurance field to the best of my knowledge. The committee had a mandated offering. In other words it had to be available to the public in the group offerings. The committee amendments, so you know, do go essentially with the original committee bill which says they have got to offer it. Now let me just tell you what the committee amendments do and how the bill works. First of all, the first basic sections of the bill, the Legislature says alcoholism is a disease and that even though, well anyway, it is bad. It has a high cost to society and then you have a definition of term sections, one to nine. Section ten describes basic coverages, thirty day in-patient, sixty days out-patient, each subscriber allowed two treatment periods per policy life. Section eleven gives an effective date of 1-1-'81, January 1, 1981. That would give them time, they feel, to gear up for this and would have everything starting on the same date with these new policies. The policies issued or renewed or premiums changed subsequent to the effective date must offer the basic coverage, alcoholism, however, if the policy offers no alcoholism coverage, a disclosure statement must be made. There is no prohibition in the act from allowing the insured to provide some coinsurance and deductible features and the insurer may offer different or lesser benefits and the act does not limit coverage to that as stated in section ten of the amendment. On a motion, and it is important you understand this, on a motion by Senator Powers in the committee and seconded by Senator Landis, this substitute version of the legislation was put into Senator Powers' bill. Now that was occasioned after repeated meetings, discussion, head knocking between various interest groups, Blue Cross-Blue Shield, the Governor's office, Senator Powers and his group, various hospitals, I would suggest that this is a proper first step in the state's program to really go at the alcoholism problem and since Senator Powers is supporting it, I would hope you would too.

SPEAKER MARVEL: The motion is the adoption of the committee