

SENATOR CLARK: The bill is advanced. Are you going to take up LB 421, Pat?

CLERK: Yes, sir. Mr. President, LB 421 introduced by the Banking Committee and signed by its members. (Read.) The bill was first read on January 20 of last year, Mr. President. The bill was advanced to... The Committee on Banking conducted a public hearing, Mr. President, and it was advanced to General File with committee amendments attached.

SENATOR CLARK: Are there any committee amendments? Senator DeCamp, on the committee amendments.

SENATOR DeCAMP: Mr. President, I move the adoption of the committee amendments. Just for the sake of kind of brevity and moving along, I am going to explain the bill right here at the same time I move the committee amendments and hopefully kind of kill two birds with one stone. Let me say in advance that this bill was introduced last year and in a sense was deliberately delayed for this year so that individual members of the Legislature could have an opportunity to be contacted by people that could explain the bill. It is a major bill. It involves multimillions in cost containment on medical expenses for the citizens of Nebraska and hopefully we'll correct some problems that have not been able to be corrected otherwise. Let me very simply explain this way by saying, let us assume that Dr. X, be he a... let's use an example, let's say a chiropractor or a podiatrist and Dr. X by his license is authorized and allowed and directed to do certain types of medical practices. However, because of the system that has developed in this state and of course the United States, of almost everybody having medical insurance and having big medical insurance companies to pay those bills, the system is that the doctor submits the bill to the insurer and the insurer basically pays the bill. There is a loophole or a problem and that problem is that if there are abuses going on by let's say the chiropractor doing things completely outside his line of authorization and licensing, that he is charging for or even things that maybe he hasn't done that he is charging for, or let's say that Doctor X, an M.D. is in the practice of prescribing heavy narcotics in excess and abuse. There is no way under the existing system that this could be stopped and corrected. It is going on. It is occurring in the multimillions of dollars. We do have the documentation. The documentation has been presented to the committee. This is the proposal to correct it. The committee amendments would make it clarified and some language in the bill but do two additional things, the committee amendments would make sure that instead of any person as is named in the bill now, it would mean insurer. That is clarified so that it is an insurance company that would be filing any information with the