

state regulatory agency if they knew or believed serious abuse was going on. So very simply then, the bill would allow the insurer, if they knew or reasonably believed that fraudulent charges were being made or that more specifically a particular individual, be he a psychiatrist or podiatrist or chiropractor or any M.D. was charging for things completely improper and outside his licensure laws, that they could submit that information, the insurer could, to the state regulatory agency and receive information back from the regulatory agency as to whether that was a proper charge or not and of course then the state regulatory agency would have information and they could take action to correct this abuse both for this individual and for others. The savings to the public of course as I say, in the case of just one insurance company I'll use the name Blue Cross /Blue Shield would amount to a couple million dollars a year directly there. There are three hundred such insurers in different ways involved so you can see it is a multimillion dollar per year savings to the consumer of Nebraska which hopefully will contribute significantly to lower insurance rates. I urge adoption of the amendments and advancement of the bill. I repeat, I'm not taking a great deal of time because I do know that each individual member or I think each individual member has been contacted at one time or another in the past two years and had the bill pretty thoroughly explained and the issue and it is one of those issues that is somewhat sensitive and sometimes can better be explained on a one on one basis. Now additionally there was a complete book prepared on this that committee members have. Committee members might be able to talk individually with you about it. If you want to get additional information I'll sure try to provide it. We think, after the study the committee has done on it that it is an incredibly important bill in terms of cost savings on medical insurance, medical expenses in the State of Nebraska, a major multimillion dollar cost containment provision and we'll upgrade the quality of medical practice at the chiropractic, at the medical, any of those levels, and we'll give a tool that does not now exist to correct the problems that do exist. I urge adoption of the amendment.

SENATOR CLARK: We're on the committee amendments at the present time, only the committee amendments. Even though he explained the bill we're only on the committee amendments. Senator Beutler, did you want to talk on the committee amendments?

SENATOR BEUTLER: I'll talk on the bill.

SENATOR CLARK: Thank you. Senator Higgins, did you want to talk on the committee amendments? Alright.