

insurance industry. They said, what do we catastrophic health insurance for, we've already got it in the statute. They cited a statute. We looked it up and found it was catastrophe health insurance which is to tell you how high visibility the concept of catastrophic health insurance is, even the health insurance industry didn't know what it was here in Nebraska. So here we are six years later and we have before you a bill that not only is supported by the health insurance industry, but if you look at the handout you will find a list about as long as you can find in support of this legislation, from all across the state, and all types of interest in terms of health care, supporting this bill because it will provide for a need that we have had in this state for a long time and finally we can resolve the problem. So after that auspicious start, back in 1979, two years ago, in 1983, we did do a long and in depth study of health care issues in the state. It was Nebraskans for Quality and Affordable Health Care Task Force. We looked at a whole range of issues. One of the issues that came up in the study was that we did not have, as some states do, some health insurance pool coverage for people that were denied health insurance from their own carrier. It was found, from that study, that it was important that we adopt some legislation to have such coverage. So in 1984, last year, a bill was introduced to accomplish this goal. There was a great deal of support for the concept, but the actual mechanics of the bill were very difficult to get agreement on. So we spent all this last interim working together with the health insurance industry, with the support groups that are listed on the handout, and together, one-by-one, we worked on this problem. I'd like to commend Dennis Martin, in particular, my aide and legal counsel for the Public Health Committee, who spent a great deal of time organizing all of this. But in addition to Dennis, many other people are involved. All of them deserve thanks. We did spend time on this. The bill before you is a product of that work. The concept of the comprehensive health insurance pool bill is this, health insurance companies do not want individuals covered under their plan that have a high potential for medical risk and thus cost. It costs them money and they don't want these individuals if they don't have to. Now they will take these people as part of their overall coverage. But let's say somebody comes into a new health insurance plan. They go through a physical, and they find, from that physical, that they have a heart ailment or something that could lead, potentially, to a very high cost