

SPEAKER NICHOL: Committee amendment is adopted. Senator Vickers, back to the bill.

SENATOR VICKERS: Mr. President, members, LB 76 asks for a somewhat simple change in our statutes and that is that it asks for the insurance companies who insure health...carry health policies on folks, that if they cancel those policies that they should notify the people that have the policy by certified or registered mail. I can tell you a little bit of the history behind this bill. As most of our legislation in here derives from a particular problem that I became aware of, there was an elderly couple in my district that, when they reached retirement age, had been notified by their company, by their insurance carrier that they had to take some action to switch from their regular health insurance to the health insurance that is provided for those people who are also on Medicare. They either didn't get the notice or failed to respond to the notice and it went on for a period of six or eight months, or a little longer. One of the...the husband of the couple had to have cataract surgery. Went into the hospital and had his surgery and then discovered that they didn't have any health insurance other than Medicare, that their health insurance had been dropped. The wife had some past health history problems, so it was very questionable whether they would be able to qualify for very much of an...a health insurance as a result of being cancelled by their insurance policy. Upon checking I discovered that we, under state law, require a carrier of automobile insurance to notify those people who are insured, before they are dropped, by certified or registered mail. But we did not do that for health insurance. It seems clear to me that health insurance, to many people, is much more of a protection to them, one of the things that they want to hang on to, a lot more than their car insurance perhaps, particularly when you consider that those people that need it the most, many times, are the those who are elderly, or infirmed and don't read their mail perhaps as closely as they should. We will also have to admit that a lot of the insurance companies do a lot of advertising through the mail. You get letters from them all the time. Unless you are careful, and watch your mail, you may get one from your company telling you they are going to drop you and you don't even know it. All we are asking in this bill, specifically as amended now, is that if people are paid up in their health insurance, and by the way the couple that I referred to earlier had one of those policies that is paid