year a bill was introduced to go to a comprehensive health insurance package and away from first dollar coverage. That bill was introduced, it was defeated and we continued again with first dollar coverage, but again an indication was made last year that we would look at this issue this session, 1985. And so a task force was formed. The Governor put together a task force of employees and different representatives of state government and to try and work out some sort of an approach that would be fair to everybody. A recommendation came from that task force to move to the comprehensive health insurance bill with one caveat and that being that there be a 5 percent salary increase for state employees. Some people knew full well that there was no chance for a 5 percent salary increase this year and so they were more than willing to go with such a proposal knowing full well that we weren't going to get it. Well, I, for one, knew that there was no money for a 5 percent increase and still feel with a 3 percent increase there is justification to move away from a costly, inefficient system of first dollar hospital coverage for state employees. We've talked about it for three years. Every time we've talked about the issue everybody has gotten up and said we know we have to do this. We know it's the right thing to do. It's not proper to continue with this sort of coverage. It's wasteful and inefficient, but every time we have talked about it we said let's not do it this year, let's do it next year. And so next year has come and we say, yes, we should do it and it's the right thing to do, but not this year, let's wait till next year. And so here we are again with another, well, it's the right thing to do, but not this year, next year. And so I am suggesting to you next year will never come till this body decides it's got the ability to take the action that we all know needs to be done despite the opposition there is to this effort because the right thing to do is to go away from first dollar coverage. In the packet I've passed out, if you have a chance to look at it, you will see the fact that providing first dollar coverage encourages people to go to the most costly care level in the hospital versus other care levels because we do have a deductible and co-insurance for other medical care, but not the hospital, the costliest place you can be going to for health care. For that we covered first dollar and on. If we're ever going to get the consumer and the employee involved in cost containment, it's going to come when they have some cost themselves that they must bear to provide an incentive to them to not utilize or over utilize