

health care if it's not needed. If you have no cost that you must bear, if you have first dollar coverage, what incentive is there for that individual to turn down health care that they may think they need, but they're not really sure that they need or there may be a less costly alternative. You won't have that incentive. You've got to have some sort of copayment and deductible to provide that small financial incentive that that person needs to take the steps. Now we've recognized that for three years in this Legislature and this state government, the Governor has. He has tried to help in promoting this. Many of you have recognized it as well. In private sector we've seen a dramatic growth in the use of this sort of coverage to involve the employees in cost containment. One of the handouts I have would indicate that we've gone from about a level of 14 to 17 percent of the major Fortune 500 companies having some copayment deductible to a plan now situation where over 50 percent in just the last couple, three years have gone to a copayment deductible comprehensive medical plan. It's a huge increase. It's all happened in the last couple, three years just as this issue has come before this body the last couple, three years. The time has come, the private sector has recognized it, to make a change and the time has come for the public sector of state government to recognize the need for a change. We can't continue to have this plan. I've called it before a Cadillac plan. Well, we're not on a Cadillac budget. We're sitting here time after time trying to cut money from the budget to save those financial resources that are so limited today, but we still have one aspect of employee benefits that are excessive and I think it's the health insurance plan for our employees. Now I won't say that about salaries and I won't say that about overall compensation. I think our state employees need to have adequate salaries and I think the 3 percent increase is not adequate for what they deserve and I will defend them on that, but I won't defend them on the issue of state employee health insurance. In that aspect they have tremendous benefits, more than they actually ought to have under the current economic situation and under the current trend that exists throughout the country in terms of moving to a copayment deductible insurance plan. Now for somebody like me from Lincoln, Nebraska, to stand up and say that and to talk about state employee health insurance as I am isn't easy. If you don't know already there is a whole bunch of state employees in Lincoln, Nebraska, people I respect greatly and call my friends and who have been my supporters