

LB 676, and as I recall, and I could be wrong, but I believe it is still in committee. But more so than that, I don't think that this is germane to the bill itself. It doesn't hardly matter whether it is in the same section, but I don't think, and I would hate to see this bill goof up the insurance bill about which you are talking so I would ask for a ruling on germaneness.

PRESIDENT: Senator Marsh, do you have a comment on germaneness?

SENATOR MARSH: Yes, thank you for asking. Rule 7, Section 3(d) of our rules defines a nongermane amendment as one that relates to a substantially different subject or accomplishes a substantially different purpose. This amendment does neither of those things. Both the bill and the amendment deal with health insurance. Both amend articles in Chapter 44 of our statutes. Both the bill and the amendment deal with the financial well-being of health insurance companies. The bill does this by strengthening and clarifying the provisions dealing with the Nebraska Life and Health Insurance Guaranty Association Act. The amendment does this by opening an additional way for health insurance companies to save money. Did you hear that? The amendment does this by opening an additional way for health insurance companies to save money, that is, by directly reimbursing a more economical provider. Both the bill and the amendment aim to avoid misinforming consumers. The bill does this by providing that coverage by the Guaranty Association not be advertised by member insurers. The amendment does this by providing for direct reimbursement which will lead to direct billing which will tell the consumer who does anesthesia and what the true cost of it is. To summarize, Mr. President, both the bill and the amendment relate to the financial condition of health insurance companies. Both will accomplish the purpose of keeping the consumer from being misinformed. Neither the subject nor the purpose of the amendment is substantially different from that of the bill, therefore, the amendment is germane.

PRESIDENT: Senator Barrett, do you want to comment on germaneness?

SENATOR BARRETT: Thank you, Mr. President, members of the Legislature. Yes, I would simply rise to support Senator