

that you oppose his amendment to the amendment.

SPEAKER NICHOL: Senator Hall, did you wish to speak to the Vard Johnson amendment? Senator Pappas, did you wish to speak to the Vard Johnson amendment?

SENATOR PAPPAS: Yes. Mr. Speaker and colleagues, I rise to oppose Senator Johnson's amendment and, basically, I am going to support the bill, and I am probably one of the prime people in here that introduced mandated health coverage. I have for about the last 4 years so this probably affects me more than others and some of my philosophy. But, basically, one of the problems we have always had in the past on any type of mandated provisions on insurance is we'd introduce the bill, the bill would get out here on the floor, and all of a sudden here comes all of these costs and everything else, and other areas are debated, and this bill would allow us up front to know just what we are doing ahead of time and I would feel very comfortable with it and I hope they vote down Senator Johnson's amendment and back Senator Lynch.

SPEAKER NICHOL: Senator Chambers, did you wish to speak to the Vard Johnson amendment?

SENATOR CHAMBERS: Mr. Chairman and members of the Legislature, I support Senator Johnson's amendment and I can understand Senator Lynch, being connected with the insurance industry as he is, offering a bill like this which is an insurance industry bill. And I think he has never made any secret of the fact that he is tied with them, so I think that should be kept in mind, and when he talks about concerns for the groups that would be covered or not covered, he is looking at it strictly from the standpoint of the insurance companies, and they have never come in with a bill designed to do anything other than help their interest. Now at the federal level, the insurance companies are not going to be subject to antitrust legislation as others because the insurance industry is very powerful but they have escalated costs of coverage so much and reduced the coverage at the same time that there are members of Congress now talking about taking away the exemption that the insurance companies have had. There are many Congressmen who feel along with people who are not in government at all that insurance companies are about a fraction of an inch inside of the extortion laws. They offer something which