

ERISA programs. So my amendment simply strikes that section from his bill. My amendment guts the bill, guts it. My amendment, in a sense, puts you with a hard choice. In fact I would say if my amendment is not adopted and the Lynch amendment is adopted, I think I will just offer an amendment to basically take the Director of the Department of Insurance out of any regulation whatsoever with health insurance coverages. We ought to just forget it because it is very clear that is exactly what is being offered in the Lynch proposal.

SPEAKER NICHOL: Okay, Senator Smith, you have a minute left.

SENATOR SMITH: Well, I guess then I have another question and I will ask Vard Johnson if I could. Okay, Senator Johnson and Senator Lynch, both of you, and I am telling you that I need to go back to the beginning. You are talking about mandating and it sounds to me like you are talking about mandating insurance coverage, and Senator Lynch is saying to which would include like farmers, small business people, it would be mandated that they provide this, is that what we are talking about then? What are we doing?

SENATOR V. JOHNSON: A mandated coverage is very simple.

SENATOR SMITH: Well, I know what mandated means and that is why I am asking. You are talking on everything but the beginning of the idea of the bill.

SENATOR V. JOHNSON: I will give you an example. Do you believe that our health insurance policies in Nebraska should provide some compensation to those persons who suffer from mental illness, do you believe that?

SENATOR SMITH: I suppose so.

SENATOR V. JOHNSON: All right, if you believe it and you think that is good public policy, then you may well decide to mandate that all health insurance policies in Nebraska provide coverage for mental illness.

SPEAKER NICHOL: Time is up.

SENATOR SMITH: Thank you.