

and more and more, I think it is over 50 percent now of employers with less than 500 people, form their own self-insurance. Why is this important in the mandated issue? Because why are they doing this? Because the costs keep going up for this mandated thing or that mandated thing, therefore, they want to form their own to get the costs under control. When they move out, that leaves you with a narrower, narrower, base or pool of people that are covered with "the regular conventional insurance" bought through the insurance company rather than the self-insurance. As that pool gets smaller and you mandate more things, it just becomes unworkable. The prices become unworkable. The pool gets smaller. The prices keep going higher. So what is the purpose of the bill. The truth is the purpose of the bill is to make it almost impossible without going through a lot of legislative work to mandate more programs and more things that have to be a part of the insurance.

SPEAKER NICHOL: One minute.

SENATOR DEKAMP: Now there is nothing to prevent you from buying the alcohol coverage or the mental health coverage or this or that. We have passed laws saying they have to offer it, but what we are trying to do is say we don't want laws, we don't want programs that order ever insurance policy to have to have it and make those left in the policy or left in the group keep paying for it. Senator Johnson's amendment would, in fact, gut it. We tied it to ERISA. Why? Because if ever there was a standard pool, a standard group, it is these big ERISA groups, and they are going to be pretty cautious as to what they mandate. If they mandate something, at least let the state look at it then, but until such time, let's quit mandating on the state level more of these to where we destroy the ability to have a decent insurance program. So I run out of time but I urge you to reject the amendment understanding full well his amendment does gut it and continuance or maintenance of the bill does make the mandated things in the future pretty difficult, maybe impossible, to get. But at least understand the merits of both sides and the reasons for getting them. That is all I am suggesting.

SPEAKER NICHOL: Senator Marsh, then Senator Lynch.

SENATOR MARSH: Thank you, Mr. Speaker. The Lynch amendment