

biggest culprit of escalating health care costs except our boss. Nobody else did that. I was the only elected official, by the way, I didn't see anybody else on this floor opposing the additions, for example, to Methodist Hospital or Midlands Hospital additions because we knew what that could mean as far as the cost to health care is concerned, and the result of all of those things were that people went self-insured to avoid that cost and responsibility, because when you go self-insured, first of all, you don't have to pay a premium tax and then, secondly, you don't have to worry about providing any of the mandated benefits. So, yeah, we do discriminate. Yeah, we don't offer the flexibility for farmers, small business people and individuals to decide what they want, what they need, and what they can afford, and why should this Legislature make a policy statement by mandating a specific benefit. Shouldn't everybody in this state benefit from it right now? Not everyone will. If you are working, like I said, for Internorth, MUD, OPPD, Northwestern Bell, and others, you won't have to, and I don't think that is the kind of a policy we should be very proud of, and I would hope that you would oppose and not support Senator Johnson's amendment to the amendment.

SPEAKER NICHOL: Thank you. Senator Haberman, then Senator Higgins.

SENATOR HABERMAN: Mr. President, let Senator Higgins go next and I am going to ask Senator DeCamp some questions and he seems to have disappeared.

SPEAKER NICHOL: Senator Higgins, please.

SENATOR HIGGINS: Thank you, Mr. President. When this bill appeared before the Banking, Commerce, and Insurance Committee, Senator DeCamp and I went the rounds pretty viciously on mandated insurance, he being against it and me being for it, and since then, I have done considerable thinking about it. I am thinking about my husband and I where he is retired, thinking about Senator Labedz and her husband who is retired, and I am thinking of all the years that I have been paying insurance premiums to cover maternity benefits. I am thinking of all the women that are over their childbearing years that in no way will they ever have a maternity benefit but they are paying for it in their insurance premiums. I am thinking about these big companies