

that are self-insured. They offer their employees their own personal insurance policy but those companies get to put into the policies only what they want. We don't really make them offer what the other companies have to offer. In my opinion, I would sincerely like to see the Banking Committee or the Insurance Committee do a study this summer just on what should be mandated and what should not. Certainly a gallbladder attack or appendicitis and things like that, common diseases, yes. Right now my husband and I on his retirement income and my wonderful 4,800 a year, we are paying \$1,500 a year and then the federal government pays another portion which amounts to something like, I can't remember now, totally it is 2,000 or 2,500 dollars a year, and I don't know how many things are in that policy that I may never use and never want. I think DeCamp mentioned alcohol treatment. My husband doesn't drink at all. I drink. I hope I am not an alcoholic. I don't think I am an alcoholic. I don't drink that often and I don't drink that much. I am worried that if we do mandate insurance we will get to the point where these premiums are going to get out of hand for those of us who have no way of increasing our income to pay the premiums, and it is not inconceivable to me after 20 years in the insurance business of seeing some insurance company saying it is getting to the point where we can't afford to write the insurance. If we are going to have to keep raising the premiums, we will lose more customers which means we get a smaller pool of people. Instead of having a thousand people sharing the cost of other people's injuries or diseases coverages, we are down to 500 now so now we have got to double the cost of insurance. It isn't easy for me to turn around and say, John, I am coming around to your way of thinking but I am trying to think about all of us and where we are going to be if these self-insured companies keep growing, and from all the literature I have been able to read in different magazines, they are.

SPEAKER NICHOL: One minute.

SENATOR HIGGINS: I guess what I am trying to say is I think Senator Lynch's bill in its original form, I will tell you the truth, I was against it, and now Senator Johnson's amendment, I don't think I would go along with that. I would be more inclined to at least give the Lynch bill a try but I sincerely, John, would like to see a study this summer, an honest study, on mandated insurance and I would