

things. If, for example, someone says, well, I want to make sure, and I keep using one example because I am familiar with it, I want to make sure my entire family has alcoholism coverage so that if Joe or me gets sent to the Catholic churches health center for rehabilitating alcoholics that it gets paid for. We mandated a few years ago that they had to offer that, make that available, and that I, individually, could decide whether I wanted that as a part of my policy. The mandated thing is that every policy would have to contain this and that is what I have always opposed, that you order everybody have to buy this. Okay, so the choice is there now. The bill would prevent effectively, to be very honest with you, mandating in the future and that is what I would like to see happen.

SENATOR HABERMAN: Okay, I have one more question. You stated that if the customer can choose, that the pool would get smaller.

SENATOR DECAMP: Right.

SENATOR HABERMAN: Now if the pool of people in the insurance plan may take out alcohol and take out this and take out that, if that pool gets smaller, would this then not tend to raise the insurance rate because fewer people would be involved or enrolled in the coverage plan?

SENATOR DECAMP: Absolutely, and let me explain that so you understand what I am talking about because I think there is a misunderstanding possibly on the part of some as to who is going to be covered. So I am going to use two examples real quickly because most people think these are people that you are going to mandate the coverage on. They think it is going to impose upon them and it is going to surprise you when I tell you it doesn't. Take a big group like Union Pacific Railroad. They found that by forming their own private self-insured pool and doing only the things "their employees", and they all agreed upon it, "wanted", rather than something mandated to include in the policy, they could get a cheaper insurance than if they went the conventional, the conventional Blue Cross-Blue Shield, and bought a policy. So they went self-insured. Now another group that is going to surprise you that this is not going to apply to because they are partially self-insured now, and everybody thinks if they get this done they are going to get this mandated coverage of alcoholism or one thing, state