

SENATOR HABERMAN: Thank you, Mr. President. Thank you, Senator DeCamp.

SPEAKER NICHOL: Senator Cal Carsten please.

SENATOR CARSTEN: Mr. President and members of the Legislature, I would like to ask Senator Lynch a question, if I may.

SPEAKER NICHOL: Senator Lynch.

SENATOR CARSTEN: Senator Lynch, my concerns at the moment do not deal with group insurance but individuals and I am wondering what your bill does or what Senator Johnson's amendment does to coverage that is not now in existence, and that deals with the mental health area, if we at some point is accepted by even the insurance industry to cover, whether we can mandate or, in the state, or whether that would have to be done on the national level, and I am sure you know where I am coming from with related disorders to the mental problem? And I am just a little bit confused whether we are going to be able to do what we hope to do down the road with that kind of coverage, can you answer that for me? I would appreciate it.

SENATOR LYNCH: Yes, sir, Senator, yes, and I understand where you are coming from and we don't have to discuss that. Mandated benefits in every state are only offered and can only be offered by people who have traditional insurance. Unless something happens at the federal level as it applies to mandated benefits or as it may apply to some federal legislation mandating that people under ERISA or federally approved HMOs or other coverage would have to provide it, it is doubtful that there will be across the country too much more mandated benefit coverage. There are special people with special circumstances and families are seriously hurt because of the absence of adequate care for people with terrible problems. Unfortunately, you see most of the people even if we mandated those benefits would not profit from it. In Nebraska I would suggest that less than 20 percent of the people would profit from any mandated benefits. So to really help those in that need, because you can have a circumstance exist in a lot of families, but if they don't have traditional coverage through a Blue Cross or through Mutual of Omaha or Bankers Life or whatever, they won't be affected and won't profit from it anyhow. So what