

SENATOR CARSTEN: Senator Vard Johnson on the amendment, please.

SENATOR V. JOHNSON: Mr. Speaker, members of the Legislature, I just want to make it clear again that the moment this amendment becomes this bill, there no longer are even 15 hoops out there for some poor proponent of some mandated coverage of service to go through. If this amendment becomes this bill, then from this point forward it will no longer be possible, it will no longer be possible to change mandated coverages unless at the same time this particular law is changed as part and parcel of the other change because this amendment literally will stop any new proposals for mandated coverage or services. With respect to the litany of other mandated coverage or service items that I went through a little earlier, as I closed on my former amendment, those items will continue to exist, obviously, even with the passage of LB 895, but the real question remains, how long? How long? Because as the Gresham Law continues to operate we will discover our health insurance industry back in time and time again to argue the notion of unfair competition and to cause us to slowly inexorably debase our own insurance coverage and regulatory system. The only real answer to the state's policy of mandated insurance coverages and services is for this state to galvanize its Congress people and its senators to change the federal ERISA law. That should be done. It should be done.

SENATOR CARSTEN: Senator Higgins, please, on the amendment.

SENATOR HIGGINS: Thank you, Mr. President. I would like Senator Lynch to explain your amendment.

SENATOR CARSTEN: Senator Lynch.

SENATOR HIGGINS: I was not present when it was offered and I don't have a copy of it. Thank you.

SENATOR LYNCH: Yes. Senator Higgins, pardon me. It is on page 1198. What it simply does is provides that however it reads, as you will know, Senator Higgins', amendments read after bill drafters get through with them sometimes it could confuse someone. But the principle of the amendment is simple. Until we provide everybody and can find a means to provide everybody with coverage for Alzheimer, with coverage