

3,000 people go into that program. We see additional pressures being placed in that area, because time after time people are trying to save a little bit of money, so what they do is they put it...the burden back off, on the backs of those families and individuals that have this high risk need. And it seems to me that you run more of that, more risk of that through the self-funding plan that you're talking about here, because you have such a smaller group that you're talking about, and thus there is more advantage to having that one individual that's causing the problem out of the group versus having a larger group where you can pool together and have some coverage there. So that's one concern. There's the oversight question, of the Department of Insurance is not involved with overseeing this. Senator Landis has talked about the actuary, he's talked about the different reserves in the cash funds, and different efforts to try and address that concern. And I appreciate and think that that's valuable. But, ultimately, there's not the independent oversight that I would like to see that would assuage my concerns. The Insurance Department oversees the insurance industry, and tries to attempt to make sure that they're solvent, attempts to regulate and make sure that they do a good job in providing for the coverages they're to provide for. But we don't have that function here, we don't have somebody looking out for these self-insured schemes. We don't have anybody as a policeman to make sure that the law is being followed the way it should be. We're leaping here, on a leap of faith that I don't feel comfortable in taking. Now some entities have moved forward, and some have done a pretty good job. But if you open the door and make it wide open, there's those that will take advantage of it that will not, in fact, do the job that they should. And so one of my concerns is, and what I would see further work being done on is trying to have some independent entity that would be a reporting entity, and an oversight entity, to try to make sure that these types of efforts work. Now I want you to know that I think some self-funding schemes...

PRESIDENT MOUL: One minute.

SENATOR WESELY: ...make some sense. The idea of playing...paying a small deductible to get a higher...a lower cost and not having the exposure involved, there's some sense to that. But the bigger exposures we're talking about, that are still possible out of this bill, concern me a great deal. And because of that it seems to me that we haven't adequately