

Now that would be nice to be able to have 11 million additional dollars built on, 11 million the previous year, 11 million here, trying to have that money available for something else, but it's not. And when you have health insurance go up for the State of Nebraska it's going up for every employer in the State of Nebraska. I've had small business employers come to me and tell me of increases, 68 percent increase for one, and he said, that's incredible, one year, 68 percent increase, what can I do about it? Well, we don't know. Let's talk. And he went around and shopped around and what they came back and said is, look, here, here's how you can cut it from 68 percent to maybe half that amount. You have a long-time employee that's sick. He's got a problem, a chronic illness. Fire him or cover him under the CHIP program the state has for high health care needs. Get rid of him and then we'll screen everybody else and we'll take some others out and we can cut your costs down. Well, he found out that the employer himself was one of those high-risk individuals. He's got diabetes. And he said, okay, so now you're asking me to take myself out of my own plan? Well, that's exactly what's going on right now. Health care costs are out of control and, as a result, the health insurance industry is competing with one another for the healthy and the providers out there in this state and across the country and competing for the wealthy. There is competition, but there's not managed competition. There's not competition that ends up providing care for everybody at a lower cost. You have competition, again, as I said, there's example after example of insurance industry people saying, look, we'll cover...

PRESIDENT MOUL: One minute.

SENATOR WESELY: ..your company if you get rid of those high-risk people that really need health care. If you need health care, we don't want you. If you're healthy, we're interested in you. That's what the insurance industry has been forced to have to do and that's exactly what's happening and that's why you're seeing so many uninsured and so many in the CHIP program. The hospitals on the other hand...other side and the providers in general, but hospitals in particular, have been working, working, working to get out in west Omaha where there's wealth because they want to be out there. They don't want to be in downtown Omaha where the poor might be. They want to be out west Omaha where the wealth is. They're competing for the wealthy. So you got competition for the wealthy, you got competition for the healthy but for all the rest of us out there