

Insurance companies make money...

SENATOR HALL: One minute.

SENATOR CHAMBERS: ...off the workers' comp business that they do. They don't do things just for the fun of it or because they're good people. Insurance directors throughout the country usually, when they leave that position, take a job with the insurance industry. So they are, by and large, going to go along with the insurance industry in the same way that company doctors will tend to follow the line of the company. But since my time is about up, I will stop for now.

SENATOR HALL: Senator Chambers, your light is next, you may continue.

SENATOR CHAMBERS: The point that I'm trying to get to is that the workers, in my opinion, did not have strong advocates while this bill was being put together. Their interests were overlooked and compromised. There were groups of attorneys who professed to be concerned about the workers, they folded, they all evaporated, they're gone. And yet all of the talk during the early stages of this bill centered around the concern we have for the working people of this state, who are vulnerable, who, as individuals, don't have the wherewithal to stand up to the insurance industry, to the organized employers, whether it's through the State Chamber of Commerce, the local Chambers of Commerce, or any other business organization. They're vulnerable, they certainly don't have many advocates in this Legislature. So this bill is moving along, not because of the good it's doing for the workers, it's being done to accommodate the interests that have power, the insurance industry and the large employers. I don't believe small employers, small companies are going to gain under the terms of this bill. When you look at how much in the way of benefits will be reaped by the large employers through this managed care system, having a list of company doctors who, in my opinion, will be more inclined to declare people not as ill as they are, or to downplay the degree of injury that they have suffered, or to send them back to work before they're completely healed, all of these things taken together will be more money into the pocket of the employer and less outlay. The worker is going to victimized again. When you look at the amount of money that the employers collectively will pay out as a result of increased benefits for those at the top level of the employment scale, it