

*“The Salvation of the State is Watchfulness in the Citizen.”*

## Week two sets tone for 2010 session

The song “Money” from the hit musical Cabaret begins: *Money makes the world go round... The world go round... The world go round.*

Money, too, makes government go round, and when money is tight, responsible government tightens its’ belt. During the first seven days of the legislative session, senators cinched their collective harness stitched belts by killing or sidetracking any bill that carried a fiscal impact. Even one for \$9,500.

Governor Heineman reaffirmed his opposition to increased taxes and fees in his annual State of the State address last Thursday. “Taxes are still too high,” he said. “The key to lowering taxes is to reduce spending.”

The body adjourned last Thursday for a four-day weekend during which senators returned to their districts for a dose of reality.

On Tuesday, the legislature will begin floor debate in the mornings on carryover bills from last session, and committee hearings in the afternoons. Bill introductions will cease Thursday, January 21. Looking forward, February 18 is the deadline for each committee to designate their two priority bills, and each senator to select their one priority bill. Speaker Flood is entitled to 25 priority bills. It is good to be the Speaker.

Money money money money money money money.



## NAIFA watch list

Half of the 2009 carryover bills on our list will likely not advance this session. Mandated benefits bills are typically unpopular in the Banking, Commerce, and Insurance Committee. Look for these bills to remain in committee; LB 149 (prosthetics), LB 378 (clinical trials), and LB 493 (cochlear implants).

Virtually any bill with a pricetag is sure to be derailed; LB 405 (irrevocable planned gifts) \$3M annually, LB 159 (long-term care insurance tax credit)\$3M over three years, and LB 459 (colon and rectal cancer screening) initial cost of \$700,000.



## NAIFA bills of interest

*Ctrl+Click on the [bill number](#) for detailed information*

**[LB 46](#)**    Introduced by Sen. Wightman    2009 Carryover Bill    Our Position - MONITOR

Clarifies actions that taken and expenses incurred in discharge of the duties of a personal representative are properly considered costs and expenses of administration of the estate.

**[LB 66](#)**    Introduced by Sen. Rogert    2009 Carryover Bill    Our Position - MONITOR

Change limits on contributions and gifts under the Nebraska Political Accountability and Disclosure Act.

**[LB 149](#)**    Introduced by Sen. Pankonin    2009 Carryover Bill    Our Position - OPPOSE

Requires insurance coverage of prosthetics.

**[LB 159](#)**    Introduced by Sen. Gay    2009 Carryover Bill    Our Position - SUPPORT

Allows nonrefundable income tax credit up to 25% of premiums paid for long-term care insurance.

**[LB 176](#)**    Introduced by Sen. Lathrop    2009 Carryover Bill    Our Position - OPPOSE

Insurers could not use credit information in the issuance, underwriting, renewal, cancellation, or denial of insurance. Insurers could not use insurance score calculated using income, gender, address, zip code, ethnic group, religion, marital status, or nationality of the consumer as a factor.

**[LB 197](#)**    Introduced by Sen. Fulton    2009 Carryover Bill    Our Position - MONITOR

State Treasurer may transfer funds from the trust's administrative fund to its endowment fund, and proposes changes to address the difficulty in determining appropriations for trust operating costs.

**[LB 378](#)**    Introduced by Sen. Gloor    2009 Carryover Bill    Our Position - OPPOSE

Requires insurance coverage of clinical trials.

**[LB 405](#)**    Introduced by Sen. Cornett    2009 Carryover Bill    Our Position - SUPPORT

Change income tax provisions related to irrevocable planned gifts to Nebraska permanent endowments.

**[LB 459](#)**    Introduced by Sen. Harms    2009 Carryover Bill    Our Position - MONITOR

Appropriate funds that would be used for the Stay in the Game program; as reimbursement for screening and early detection of colon and rectal cancer.

**[LB 493](#)**    Introduced by Sen. Karpisek    2009 Carryover Bill    Our Position - OPPOSE

Requires insurance coverage for cochlear implants.

## NAIFA bills of interest

*Ctrl+Click on the [bill number](#) for detailed information*

<a href="#">LB 637</a>	Introduced by Sen. Mello	2009 Carryover Bill	Our Position - SUPPORT
Requires insurers or other entities that issue group health benefit plans of 51 or more employees to provide information on an annual basis			
<a href="#">LB 656</a>	Introduced by Sen. Harms	2009 Carryover Bill	Our Position - MONITOR
Creates the Health Care Plan Advisory Council to develop recommendations for comprehensive health insurance to all residents of NE, encourage healthy lifestyles and encourage health care providers to practice in underserved areas.			
<a href="#">LB 693</a>	Introduced by Sen. Price		Our Position -
Provide authorization for foreign insurers to offer health insurance in Nebraska			
<a href="#">LB 780</a>	Introduced by Sen. Lathrop		Our Position -
Change Nebraska Workers' Compensation Act provisions relating to personal injuries.			
<a href="#">LB 807</a>	Introduced by Sen. McCoy		Our Position -
Require automobile liability policies to be issued for a minimum term			
<a href="#">LB 813</a>	Introduced by Sen. Gloor		Our Position -
Prohibit prepaid dental service plans from limiting fees for certain services			
<a href="#">LB 814</a>	Introduced by Sen. Gloor		Our Position -
Change provisions relating to transactions exempt from securities registration.			
<a href="#">LB 816</a>	Introduced by Sen. Fischer		Our Position -
Change motor vehicle industry regulation provisions.			
<a href="#">LB 830</a>	Introduced by Sen. Coash		Our Position -
Limit small tourism business liability and encourage liability insurance.			
<a href="#">LB 832</a>	Introduced by Sen. Fischer		Our Position -
Eliminate a private insurance requirement relating to petroleum release remedial action.			

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## NAIFA bills of interest

*Ctrl+Click on the bill number for detailed information*

<a href="#">LB 833</a>	Introduced by Sen. Fulton	Our Position -
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Provide for confidentiality of Nebraska Workers' Compensation Court records.

<a href="#">LB 912</a>	Introduced by Sen. Pahls	Our Position -
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Prohibit occupant recovery limits in uninsured and underinsured motorist coverage.

<a href="#">LB 958</a>	Introduced by Sen. Giese	Our Position -
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Exempt retirement benefits and social security benefits from income tax

<a href="#">LB 959</a>	Introduced by Sen. Lathrop	Our Position -
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Prohibit certain discriminatory acts or practices related to the business of insurance

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