



One Hundred First Legislature - First Session - 2009  
**Introducer's Statement of Intent**  
**LB 445**

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**Chairperson:** Rich Pahls  
**Committee:** Banking, Commerce and Insurance  
**Date of Hearing:** February 24, 2009

The following constitutes the reasons for this bill and the purposes which are sought to be accomplished thereby:

LB 445 provides for a market-based approach to making health care coverage more affordable. The bill utilizes the Health Insurance Access Act to allow individuals and families, who are not eligible for government-sponsored medical assistance, to purchase uninsured access coverage policies that provide certain essential coverage. State mandates on health insurance policies account for a significant portion of health insurance costs. Lessening coverage mandates, as sixteen states have done, would allow health insurance providers to offer less expensive to uninsured Nebraskans.

**Principal Introducer:** \_\_\_\_\_  
**Senator Tony Fulton**