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Talking Points
AB 222
Douglas Bierman
On Behalf of Eureka and Lander Counties
And the City of Caliente
Assembly Government Affairs Committee
March 10, 2003

1. The non-state members of PEBP have not been "dumped into" the system. Since the early 1900s they have been invited and/or **ACTIVELY RECRUITED** into the system and now are being callously driven out by exorbitant premiums. The currently proposed premiums for the remainder of 2003 through 2004 continue to increase the gap between the premiums of non-state employees and state employees and do not give much relief to the non-state retirees.
2. When these non-state employees came into the system, they believed that they were joining a program that would provide them adequate health insurance coverage at affordable rates. For the first years of that period, it appeared that was the case. They had no idea that they would be eventually be segregated into separate classes and their premiums determined on smaller group experiences within the same system. This practice is self-defeating and contrary to the group insurance philosophy.
3. The non-state active members' premiums are subsidized by their local government entities and some cases (Eureka County) also subsidize retirees. However, most of you are aware that many of the rural areas have not shared in the recent growth and economic prosperity of the urban areas in Nevada. To the contrary, many of these rural areas are experiencing economically depressed conditions with declining local government revenues along with diminishing tax rolls. They don't have access to the general fund for a "bail-out", but they certainly contribute to the general fund.
4. Health care costs in rural Nevada involve additional expenses through the distance that many of these people have to travel to obtain the necessary health care. A trip to the doctor may involve several hundred miles traveled and an overnight stay or more.
5. We respectfully urge this committee to do what is right and fair. Change the system for the right of non-state employees who are legitimate members of the PEBP program to be treated as equal members with health coverage and premiums reflecting this policy. Please discontinue the discriminatory practices of the existing statute and allow all members to be aggregated within the same system. By statute this is a **PUBLIC EMPLOYEES BENEFIT PROGRAM**.
6. Thank you for the opportunity to be heard.