

State Sanitarium at Beelitz.

By Miss L. L. Dock.

At Beelitz, about an hour's ride from Berlin, is an institution which I regard as being about the most remarkable that I have ever seen.

It is the sanitarium of the "Landesversicherung" of the district of Berlin for tuberculosis and other disorders which tend to become chronic, such as rheumatism, &c.

Not only as an institution is it peerless and unique, but its manner of foundation is peculiarly interesting and characteristic of Germany, and so different from anything known in our American experience that before describing it some account must be given of the State insurance laws of Germany. No other country in Europe has such legislation as Germany in regard to provision for old age and sickness among working classes. It is generally well known that Germany leads the world today in organised war upon tuberculosis and in a wide-spread and efficient system of sanitarium, but it is not equally well known that this development of sanitarium is the direct result—certainly a result not foreseen by the founders of the laws—of the compulsory insurance against invalidity.

Without attempting a thorough or scientifically detailed account of this legislation, which, indeed, would require pages and pages of print, I will try only to give a simple outline of the characteristic features of the laws and the way they work.

1st. The "Krankenkasse," or sick funds.

The laws regulating this are older and are not a part of the old age and invalidity insurance. They aim at provision for short, acute, or curable illness, such as is treated in a general hospital. All working people must belong to a "Krankenkasse" either of their locality or town, and the principle is, that the labourer himself pays a small weekly contribution (only a few cents a week) and the employer also pays for each of his employees a weekly contribution. Then for each person the public funds contribute a certain share. This fund provides for temporary illness. Thus in the city hospitals of Germany there are almost no *free* patients, but the day labourer, for instance, who in New York would be carried to Bellevue or the free wards of the New York or some other big hospital, is a paying patient in the German hospitals. His "Krankenkasse" pays for him as a third-class patient, about sixty cents a day. All of the Red Cross and Deaconess hospitals take a certain number of third-class patients, and the

great city hospitals such as Charité and Moabit take only this class of patients and no other. What we call "pay patients" are designated as "second" and "first" class, according to the prices they pay for private rooms. If the member of the "Krankenkasse" is not a hospital patient his sick-pay is given to him at home. I believe it is also possible for his family to receive assistance if necessary while he is in hospital.

2nd. The "Alters und Invaliditäts Versicherung," the insurance against old age and loss of health.

This is newer law, established in the time of the old Emperor William and Bismarck, and, like the sick fund, this insurance is compulsory for the great mass of workers. The principle is the same as the sick fund: every worker pays a fixed sum (very tiny) and every employer pays for each employee a fixed sum, and the State adds for each insured person about twelve dollars a year.

As to the old-age insurance, every insured person at the age of seventy, receives an old-age pension, whether he be sick or well. (I use the classical expression "he," but "she" who works is also included.) True, the pension is very small, yet enough often to make the difference between independence and pauperism. The provisions for loss of health cover the whole period, no matter how long, during which the worker may be physically incapable of work, beginning at the point where the "Krankenkasse" leaves off. Thus working people who from any cause, no matter what, are reduced in health to below the self-supporting capacity, get their invalidity payments regularly up to the point where their old-age pension comes due.

Now the far-reaching and impressive result of this part of the compulsory insurance laws is shown in the fact that, from being simply an incoming-paying relief agent in sickness, the state insurance has developed into the most gigantic and systematic agency for *prevention* of preventable illness and for the *curing* in early stages of diseases which tend to become incurable if neglected.

It was found that it was better to prevent invalidity than just to support it, and therefore over the entire German Empire the state insurance has established sanitarium for all debilitating diseases but pre-eminently for tuberculosis. This is the unique feature that impressed me most at Beelitz, for it must be remembered, these Sanitarium are entirely for the working populations, not for "pay patients." There are plenty of other sanitarium under private management where the

[previous page](#)

[next page](#)