

THE BRITISH JOURNAL OF NURSING

WITH WHICH IS INCORPORATED
THE NURSING RECORD
EDITED BY MRS BEDFORD FENWICK

No. 1,206.

SATURDAY, MAY 13, 1911.

XLVI.

Editorial.

INSURANCE AGAINST LOSS OF HEALTH.

The Bill introduced by the Chancellor of the Exchequer into the House of Commons, on Thursday, May 4th, "to provide for insurance against loss of health, and for the prevention and cure of sickness, and for insurance against unemployment, and for purposes incidental thereto" is of the greatest national importance and of special interest to nurses and midwives, because in a large number of cases it will affect both their patients and themselves. Mr. Lloyd George, in the course of his explanation of the scheme, which is modelled to some extent on that which, inspired by the great Bismarck, has proved so successful in Germany, stated that in this country 30 per cent. of pauperism is attributable to sickness, and that the administration of the Old Age Pensions Act has revealed the fact that there is a mass of poverty and destitution in this country which is too proud to wear the badge of pauperism, declines to give that badge to its children, and will suffer any privations rather than do so.

There are three contingencies against which the working classes insure: death, sickness, and unemployment, in the order mentioned, but very few are able to pay continuously the premiums necessary to provide against all three. There are, says Mr. Lloyd George, multitudes of the working classes who could not, and ought not to be asked to, afford such a sum, because it involves depriving their children of many of the necessaries of life.

The Government measure will be divided into two parts (1) dealing with sickness, and (2) dealing with unemployment. The sickness branch will be sub-divided into compulsory and voluntary. The former

involves a compulsory deduction from the wages of all the employed classes, with certain exceptions, who earn weekly wages, or whose earnings are under the income-tax limit. There will, in this section, be a contribution from the employer, and a further contribution from the State. Thus, for workers earning over 2/6 per day the worker, if a man, pays 4d. a week, if a woman, 3d., the employer 3d. and the State 2d. In case of sickness of insured persons a man will draw 10/- a week, and a woman 7/6 for the first three months of sickness, and 5/- a week for the second three months. In case of permanent disablement, both men and women are paid 5/- a week up to the age of seventy, when they are transferred to the Old Age Pension Scheme. Sanatoria are also to be provided for consumptives.

The benefits of the scheme will include medical relief, and an allowance for the maintenance of the man and his family during time of sickness.

It is proposed that medical attendance shall be provided in maternity cases, on the lines of the maternity benefit of the Hearts of Oak, to cover doctoring and nursing with an allowance of 7/6 a week for four weeks.

The Chancellor of the Exchequer appears to have overlooked the fact that if, under this national scheme, medical attendance is obligatory in order to obtain the benefit of insurance, the Midwives' Act must become a dead letter, and the poor be deprived of the services of a most useful class of workers.

It is proposed to administer the Act (1) through approved friendly societies, and (2) through the Post Office. County Health Societies will also be appointed to assist in certain directions.

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