

The contributions for this insurance are to be levied from three sources—firstly, the employed person is him or herself to contribute; secondly, the employer—individual or committee; and thirdly, the State—in other words, the taxpayers. These three contribute towards the insurance fund. This insurance fund is to be dealt with almost exclusively by self-governing societies, formed by the employed persons themselves, under the Insurance Commissioners, who act for and are appointed by the Government—and the Insurance Committees, which are to be constituted for every county and county borough. Of the members of the Insurance Committees, the larger number will represent the members of approved societies, a percentage will be elected by the County Councils, and others by the Insurance Commission. The medical profession has also representation on these bodies, which deal largely with medical and health questions—and four members of each Insurance Committee must be women (of course, there *may* be more), but I regret to say that these Committees, which will have so much to do with nursing questions, are not bound to have a trained nurse amongst their members—though, of course, one of the women representatives may be a trained nurse. But the financial side of the management—the payment of benefits and so forth, remains in the hands of the self-governing societies.

What are these benefits? Let me say at once that with those contained in the second part of the Act—those for unemployment—we have, at present, nothing to do—they are intended for certain specified trades and callings, such as building and shipbuilding, and so forth, and do not in any way affect nurses. It is with the first part of the Act—that called "National Health Insurance," that we have to do.

BENEFITS.

The Benefits conferred by this part of the Act upon insured persons are:—

The Medical Benefit.—Medical treatment and attendance, including the provision of proper and sufficient medicines, and such medical and surgical appliances as may be prescribed by regulations to be made by the Insurance Commissioners.

Sanatorium Benefits.—Treatment in sanatoria or other institutions or otherwise when suffering from tuberculosis, or such other diseases as the Local Government Board with the approval of the Treasury may appoint.

Sickness Benefit.—Periodical payment whilst rendered incapable of work by some specific disease or by bodily or mental disablement, of which notice has been given, commencing from the fourth day after being so rendered incapable of work, and continuing for a period not exceeding twenty-six weeks.

Disablement Benefit.—In the case of the disease or disablement continuing after the determination of sickness benefit periodical payments so long as so rendered incapable of work by the disease or disablement.

Maternity Benefit.—Payment in the case of the confinement of the wife, or where the child is a posthumous child, of the widow of an insured person, of a sum of thirty shillings.

Additional Benefits.—In the case of persons entitled under this part of this Act to any of the further benefits . . . such of these benefits as they may be entitled to.

ADDITIONAL BENEFITS.

1.—Medical treatment and attendance for any persons dependent upon the labour of a member.

2.—The payment of the whole or any part of the cost of dental treatment.

3.—An increase of sickness benefit or disablement benefit in the case either of all members of the society, or of such of them as have any children, or any specified number of children, wholly or in part dependent upon them.

4.—Payment of sickness benefit from the first, second or third day after the commencement of the disease or disablement.

5.—The payment of a disablement allowance to members though not totally incapable of work.

6.—An increase of maternity benefits.

7.—Allowance to a member during convalescence from some disease, or disablement in respect of which sickness benefit or disablement benefit has been payable.

8.—The building or leasing of premises suitable for convalescent homes, and the maintenance of such homes.

9.—The payment of pensions or superannuation allowances, whether by way of addition to old age pensions under the Old Age Pension Act, 1908, or otherwise.

10.—The payment, subject to the prescribed conditions, of contributions to superannuation funds in which the members are interested.

11.—Payments to members who are in want or distress, including the omission of arrears whenever such arrears may have become due.

12.—Payments for the personal use of a member who by reason of being an inmate of a hospital or other institution is not in receipt of sickness benefit or disablement benefit.

To administer these benefits, to group the employed for the purpose of dealing with the Insurance Act, Government, as I said before, is availing itself of the aid of the self-governing societies—and it is relying very largely on the great Friendly Societies—with whose names at all events we are all familiar—such as the Manchester Oddfellows, the Foresters, the Church Benefit, and so forth; and these Societies are admirably adapted for dealing with most of the people to be insured. But not all. There are certain insured callings whose particular needs require particular benefits, and who would be penalised by joining ordinary friendly societies, more especially those who differentiate adversely in the case of women.

No class of worker requires more special treatment than nurses—none have, candidly, less to

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