

The Midwife.

NURSING ASSOCIATIONS AND MATERNITY BENEFIT.

All over the country Nursing Associations are considering the question of the maternity fee to the rural poor, now that the father of legitimate children has been granted thirty shillings maternity benefit under the Insurance Act. Many of the managers of these Associations, which provide midwives as trained nurses, are anxious to increase their fees, as at present few are self-supporting, and claim that the poor get more than they pay for.

So far the midwife nurses, and cottage nurses with a few months' experience who are not midwives, have been supplied by Nursing Associations largely as a charity—and the standard of the care given has therefore been unquestioned—on the old adage, presumably, that "you must not look a gift horse in the mouth."

If, however, these lay committees are going to assume the responsibility of providing nursing and midwifery under an Act of Parliament, they will not only have to raise their fees but also the quality of the professional care supplied to insured persons who are compelled to pay for it. Insurance committees who know nothing of nursing—of its safe and unsafe standards—will gladly, no doubt, be pleased to supply this benefit as cheaply as possible; but already insured persons are testing their privileges under the Act in Courts of Law, and we are of opinion that all Approved Societies or Insurance Committees who undertake to supply nursing as a benefit under the Act, would be wise to carefully consider the standard of knowledge and skill of the persons they propose to supply to the sick insured. Otherwise they may have some rude awakenings, when, through the ignorance of insufficiently trained attendants, disasters happen in future, as they have in the past. We are led to make these remarks owing to an abundance of press evidence before us that Nursing Associations appear eager to raise fees to the poor insured sick, without making any suggestion of raising nursing standards of efficiency.

The standard for a certified midwife is set by the Central Midwives Board, that is a legal qualification, but Insurance Committees must understand that the certificate of the Central Midwives Board affords no guarantee of skill as a trained nurse.

THE DOCTORS' FEE GUARANTEE FUND OF THE MIDWIVES' INSTITUTE.

We have already notified that to meet the difficulty which it is feared will arise in the practice of midwives, if provision is not made to guarantee the doctor's fee if called in in midwives' cases by persons entitled to the Maternity Benefit under the Insurance Act, the Midwives' Institute is organising a Guarantee Fund, whereby members of the Institute and Affiliated Associations, whose subscriptions are not in arrears, can insure against this risk, and so enable the Insurance Societies to pay over the whole of the 30s. Maternity Benefit to the insured woman, or her insured husband, at once, without risk to themselves, of having subsequently to pay a doctor's fee.

Rules have now been drawn up for the management of the Fund, and from them we learn that subscribers to the fund will be furnished with books of twenty certificates with counterfoils, stating that the delivery has taken place and that they hold themselves answerable for the prescribed fee. These certificates must only be used for those patients in respect of whom maternity benefit is payable. They are paid for at the rate of 1s. each, and will be issued in books of twenty on payment by the member of £1. Members will also be furnished with books of forms for sending for medical assistance, drawn up on the same plan as the C.M.B. books. One leaf will be kept in the book, one sent to the doctor, and one to the Midwives' Institute.

All duplicates for sending for medical help must be sent in by quarter day, and the doctors must also render their accounts by quarter day, enclosing the forms sent them by the midwives. The doctors' accounts will be paid by cheque from the Midwives' Institute; no money will be paid through members.

Should the 1s. payment per case prove insufficient the Committee reserves to itself the right to increase the payment. The Sub-Committee, deputed to manage the fund, reserves to itself the right of refusing any applicant, or of terminating a subscriber's connection with the fund without giving any reason.

In the case of a member sending in an exceptionally large number of claims, her register must be open to examination by a representative of the Midwives' Institute.

In our view the person who should insure against the possibility of paying the doctor's fee is not the midwife, but the patient who benefits by his services. This could still be done through the scheme proposed by the Midwives Institute

[previous page](#)

[next page](#)