

THE ASSOCIATION OF APPROVED SOCIETIES.

THE NURSING OF THE INSURED SICK.

PREFATORY NOTE.

The Association of Approved Societies, to whose Executive the following report is addressed, was formed at a Meeting attended by some 250 representatives of Approved Societies, held on January 27th, 1913, as an outcome of the feeling held by most Approved Societies that it was essential that joint action should be taken on many of the difficult points confronting Approved Societies in the administration of the Insurance Act. As the birth of the Association coincided with the commencement of the payment of sickness benefit, it was natural that some of the first questions with which it was faced were those connected with the administration of sickness benefit.

Since January 15th last the minds of Approved Society Secretaries have been exercised with the problem of how to keep down the sickness experience of their Society. This, of course, may be done in two ways—either by the promotion of good health among the members of the Society, or by the checking of fraudulent or frivolous claims upon the Society's funds. Ever since the Insurance Bill was introduced into Parliament, discussion has taken place upon the question of supplementing Medical and Sickness Benefits by a scheme of trained nursing, and this discussion has recently been brought to a focus owing to its immediate bearing upon the question of Societies' Sickness experience.

One of the first steps, therefore, taken by the Association of Approved Societies was to appoint a Sub-Committee to investigate the question of the nursing of insured persons; and a report of this Sub-Committee will be found in the following pages. It may usefully be pointed out that the decision arrived at by the Sub-Committee coincides with the opinion very largely held among Approved Societies—that any scheme adopted must be a uniform one; and must be started upon a more permanent foundation than would be afforded by any local scheme adopted by one or more individual Societies. It has, in fact, been strongly urged upon the Association that the Insurance Committees should be the bodies charged with the administration of this further measure of National Health Insurance.

Another proposal for checking the sickness experience of Approved Societies is the appointment in every district of Medical Referees, to decide in cases of disputed incapacity for work. It has been variously suggested that such Medical Referees should be paid for by the Societies themselves or by the Insurance Committees, out of their surplus funds (a "surplus" which, it should be pointed out, is hypothetical, if not doubtful in many cases); but most advocates of the appointment of Medical Referees are agreed that such

Medical Referees should be employed and controlled by the Insurance Committees.

These two measures—the institution of trained nursing and the appointment of Medical Referees—could probably be initiated as part of one and the same scheme, which would be of enormous value in identifying more closely Health "Insurance" with the prevention of sickness, which is the ultimate ideal, if not the effect, of the National Insurance Act.

REPORT OF NURSING SUB-COMMITTEE.

The Nursing Sub-Committee begs to report to the Executive Committee as follows:—

We have held three meetings—one a joint meeting with the Queen Victoria Jubilee Institute for Nurses; one a meeting with representatives of the Ranyard Nurses, the National Council of Trained Nurses of Great Britain and Ireland, the National Union of Trained Nurses, the Matrons' Council, and the Queen Victoria Jubilee Institute; and one for the purpose of considering our report.

At the first meeting, the Honorary Secretary of the Queen Victoria Institute referred to a scheme which was the outcome of the Conference held on July 4th, 1912, between representatives of the various Approved Societies and Nursing Institutions. At this Conference the following Resolutions were carried unanimously:—

(1) That it is desirable that for the purposes of nursing under the National Insurance Act there should be close association between Approved Societies and duly recognised Nursing Associations.

(2) That a small Sub-Committee be appointed to consider and draw up a tentative scheme for submission to the Approved Societies and Nursing Associations for carrying out the intention of the first Resolution.

The Sub-Committee consisted of Messrs. R. W. Moffrey, W. A. Vincent, H. Kingsley Wood, Mrs. Hobhouse, Sir Archibald Williamson, Bart. M.P., and Mr. D. F. Pennant.

That Sub-Committee proposed that nursing should be given by nurses of the existing Nursing Associations in all cases of sickness (except in midwifery cases and in tuberculosis cases that are already being treated by the Insurance Committees) among insured persons who were members of Societies assenting to the scheme. The Societies on their part were to pay a capitation fee of 3d. a year in respect of each of their members, and this money was to be administered by a Committee for each County or County Borough, and on this Committee the Societies were to be entitled to representation. A circular embodying these decisions was sent to Approved Societies in August 1912, but nothing definite has yet resulted, as apparently it was felt by Societies that nothing could be done until they had the necessary experience as to their expenditure on sickness benefit.

The scheme has now been revived in a slightly modified fashion, and it is now proposed that a scheme of this nature should be started experimentally in the County of Kent. The initiative

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