

account of sickness, and he himself could receive prompt treatment and not be compelled to continue at work until his health was seriously impaired.

Maternity benefits are calculated to conserve the health of the mothers and lower the infant mortality rate.

The joint provision and control of the fund by employers, employees, and the community will prevent any taint of charity or paternalism, afford a basis on which capital and labor can work together for a common end, and stimulate a spirit of co-operation in the movement for improving the welfare of the wage-working population in every industrial community. Just as the workmen's compensation laws have brought about the nation-wide "safety-first" campaign, so may we expect from the enactment of health insurance laws a movement for better health that will be intelligent as well as popular.

#### RELATION TO MEDICAL PROFESSION AND HEALTH AGENCIES.

As stated above, the local administration of health insurance funds is usually left to local boards created for this purpose, or to trade unions, industrial establishments, or societies which have been approved by the central governing board or commission. The German act has left the administration of the medical benefits to these local bodies, and this has resulted at times in restricting the insured persons' choice of physicians to a limited number of contract doctors employed by these local agencies, and thus caused so much friction as to result in a "doctors' strike." The English act, in the effort to remedy this defect, permitted free choice of physicians registered on the panels of the funds, but did not place proper restrictions upon the signing of certificates admitting insured persons to benefits. The result was that the physicians were entirely too complaisant in signing certificates and the funds were subjected to improper drain.

In the bill for health insurance that has been introduced in the several State Legislatures the German plan has been followed, the matter of providing medical benefits has been left in the hands of the local bodies, and no provision has been made for correlating the system with existing health agencies. These are serious objections, since without such provisions a health insurance law will have little value as a preventive measure, although it may meet with the approval of those who advocate it as a relief measure.

There must be a close connection of the administration of any health insurance system with the health agencies of the country and with the medical profession. It is believed that this can be done in three ways: (1) By providing efficient staffs of medical