

Medicare

private insurance companies. When the minister was before the health and welfare committee last July, we questioned him on this particular matter. In my opinion, his answer, did not satisfy us that the wording of the bill would bar private insurance carriers. There is no sense in saying that one can exclude the profit making element of the private insurance companies and still allow these companies to become carriers under this scheme because one cannot separate their profit making from their non-profit making activities. They, themselves, do not attempt to do so and neither can anyone else.

Mr. Enns: May I ask the hon. member another question? Surely, if the amendment is lost then even the co-operatives which the hon. member favours would be prohibited from operating.

Mrs. MacInnis (Vancouver-Kingsway): I would be very pleased to hear from the minister with regard to the status of the co-ops under the legislation.

A good deal has been said about the flexibility of the plan. On October 12, in dealing with this particular clause, the minister spelled out the criterion on which it is based and said that flexibility has been built into the bill. He went on to say:

The bill also makes provision for circumstances in which the province may authorize an agency, such as an insurance carrier, to carry out certain responsibilities on behalf of the provincial government, provided, of course, that the principles relating to public administration, including the non-profit principle, are adhered to.

I would be very glad to receive from the minister an explanation of how an insurance company can become a non-profitmaking agency so as to accord with the terms of the bill.

These are points which I may not have expressed in very technical language but about which the people of this country are concerned because, while flexibility has been built into the bill, so has profit making been built into it. We have discovered that the administration of this scheme by insurance companies will raise the cost. Do not forget that the Hall Commission report has demonstrated that in order to reduce the cost of such a scheme to the maximum extent it has to be administered by a public, non-profit making organization.

Now, I will refer to figures which have been quoted by the minister and other people indicating how many people are involved. The *Toronto Star* of September 9 printed a table

[Mrs. MacInnis (Vancouver-Kingsway).]

which showed that at present four million Canadians have inadequate medical coverage and six million have none at all. These are very rough figures. This leaves only half of the Canadian population with medical coverage, while the other half of the population are completely dependent on the enactment of legislation to bring them any medical coverage whatsoever. I wish to say that the postponement of the medicare has been a particularly bitter pill for the Canadian people to swallow. When we are whittling away at these criteria, as they have been whittled, the bitterness is being multiplied. When this legislation reaches the Canadian people—and there is no guarantee that it will reach them in 1968 because ways and means can be found to postpone it if such is the desire of the government—it will not be the medicare which was held out to them for all these years. It will not be a universal plan that is administered by the public agencies in a non-profit way, with broad coverage and portability.

In any case, the people of Canada will not get this kind of legislation. We in this group are trying very hard to ensure that we get the kind of legislation which was recommended by the Hall Commission, and there is no doubt as to what the Hall Commission wanted. My colleague from Winnipeg North Centre quoted the Hall Commission report. I should like to read a brief statement made by Mr. Justice Hall:

We should move immediately to mobilize the nation's resources to establish efficient, universal, comprehensive health services program in all ten provinces and the territories.

● (3:30 p.m.)

Then the commission suggests that this should be put within a national framework.

These are some of the matters I wanted to point out, Mr. Chairman. I should like the minister to tell me first of all, if he would be good enough to do so, how he proposes to bring in private insurance companies and still place them within the definition of public, non-profit agencies. Second, I should like to hear his explanation as to what is going to happen to co-operative insurance companies which wish to participate in this plan. For the reasons I have given and for a number of others as well, I cannot support the amendment proposed by the hon. member for Simcoe East. We in this group want public, non-profit administration of medicare.

Mr. MacEachen: The amendment moved by the hon. member for Simcoe East, if accepted, would have a very important consequence. It