

*Medicare*

● (5:50 p.m.)

Mr. Speaker, under a group insurance or health dividend program, such as the *Créditistes* suggest, the government gives a coupon to each family head in Canada. Once a year, the government gives a coupon to every single person in Canada. These coupons may be used only for the purchase of a group insurance policy covering hospitalization, medical care and all other medical services for all Canadian citizens.

A family head would go with his coupon to the insurance company of his choice, either Sun Life, Crown Life, *Société des Artisans* or *Solidarité*. All those companies sell group insurance. There is group insurance in private industry. In my own business, my employees, their wives and children are covered by group insurance. Now, the family head chooses his plan. If he chooses a more expensive plan than the one offered by the government, the family head covers the difference. The same thing applies in the case of a bachelor, but the family head, as well as the bachelor is still free to choose. One chooses the company offering the best group insurance plan. In the field of car dealers, at one time we choose an insurance company, and a rival company offered us a better plan. A third one came and offered an even better plan. We have always chosen the best plan, the one offering the best guarantees and advantages for the money.

Mr. Speaker, it would be the same at the national level. The head of the family would choose the right insurance company and group insurance plan for his wife and his children and himself. The whole family without exception would then have both medical and hospital insurance. At the same time, we could substitute for the present government hospitalization scheme a hospital insurance plan allowing the patient to make the decision, instead of the government deciding for the patient, as is often the case today, and telling him: This is the room you must take. Even the name of the patient is forgotten. He is given a number, patient No. 438, patient No. 32, patient No. 12, patient No. 8. The human person does not count any more, he is only a number which the government can transfer from place to place, from one hospital to another, in the province of Quebec as in other Canadian provinces.

Mr. Speaker, the health dividend is a solution which would cost the government less than the present hospital insurance plan and the medical insurance programs advocated in Bill No. C-227.

Bill No. C-227 does not provide for the total payment of costs. Under this bill, the government will pay part of the costs of insured medical care services incurred by the provinces.

The province of Alberta tells the federal government: we do not need you, our plan is fine. The province of Quebec tells the federal government: do not meddle in our affairs, we are the ones who will deal with this.

And now the Minister of National Health and Welfare (Mr. MacEachen) tells us: No, you do not want us to, but we will help you nevertheless. How? With taxes levied in the province of Quebec and in the other provinces. That is why the premier of Quebec shouted during the last provincial election campaign: give us back one hundred per cent of the personal income tax and one hundred per cent of the corporation income tax. Give us back the funds that you take from us and we will be able to manage.

In my opinion, Premier Johnson of the province of Quebec is justified in demanding one hundred per cent of the personal income tax. At this time, by introducing an act to authorize the payment of contributions by Canada toward the cost of insured medical care services in the province of Quebec and in every other province the federal government admits that the premier of the province of Quebec is right.

Let us figure out how much the federal government will pay to the province of Quebec.

A tremendous amount of money will be needed for administration costs alone, and it will come out of income taxes collected in the province. Why not let the province use that money to implement its program and leave it up to the province to decide whether to have a socialistic program or one where people will be free. There is all the difference in the world between a plan imposed by a government and a plan selected by an individual. It is a different thing altogether. Our preference goes to the health-dividend medical plan as selected by the Canadian, the citizen, the human person, and not to a plan imposed by the Minister of National Health and Welfare, by the federal government or by the provincial government.

We want freedom of choice for everyone. There is none among us here, in parliament, who does not want to keep that freedom. And we, freedom-lovers, are going to pass a legislation which will place under a yoke, our