

*Health Insurance*

Then further:

64. (1) The steward of an institution shall send a written notice on the first day of each of the months of January, April, July and October to the person liable for payment of the maintenance of a patient, giving the date of the patient's admission to the institution and the amount which is due and owing for his maintenance . . .

And so on. It is clear that patients are paying in the mental hospitals in Ontario. Now we come to the powers of the public trustee. Directly a patient is admitted into a hospital within a province the public trustee, from the time of his admission, takes over control of his estate. I therefore read into this record chapter 77 of the same statute:

77. The costs, charges and expenses of the public trustee and any money advanced by him for the patient or for the maintenance of the patient's family shall be a charge upon the property of the patient, . . .

That is clear; there is no doubt about that. I further read into the record section 83 which is as follows:

83. The public trustee shall, out of the money in his hands belonging to a patient for whom he is statutory committee, pay the proper charges for his maintenance in the institution in which he is a patient, and he may also pay such sums as he may deem advisable to the patient's family—

The public trustee has control of the patient's money and he pays the hospital bills out of the patient's estate, the administration of which is under his control. I mentioned the fact that upon admission of the patient to the hospital inquiry is made and a financial statement given—actually it is called the blue form. I shall read extracts from that form.

The minimum rate for which a patient or his estate or the person liable for his maintenance shall be liable in the general wards of any institution—

I understand that varies from \$7 to \$10.50 per week.

—in cases where the patient's condition requires special care and treatment, such further charges may be made as the superintendent may determine.

This illustrates that extra charges may be made when the patient is in the hospital. One has to consider that under present conditions and new forms of treatment that are being used now, tranquilizing drugs may be included. The cost of these tranquilizing drugs is very heavy and may run from \$20 to \$40 per week. Nevertheless it says in this form that in cases where the patient's condition requires special care and treatment, an additional charge may be made.

I am going to cite some of the questions asked on the blue form by the bursar of the hospital when the patient is admitted. I have seen this happen quite often in my own province of Ontario, and I may say that every possible opportunity is given to lower

the fee as far as possible. However if there is a charge, certainly there will have to be payment by some person responsible. A member of the family may go and help fill out this blue form or it may be filled out by the solicitor who has charge of the estate. Questions like these are asked under the mental hospitals act:

Real Estate:— Give the number of the lots, concession, township, and county; the number of acres, whether leased or freehold; the name and address of mortgagee, if any, and the market value of the property.

There are a lot of questions about property. Then if the property is rented there are many questions concerning who is receiving the rent. Inquiry is made into life insurance. They ask the name of the company; the number of the policy; the amount of insurance; who has the policy at the moment and who is the beneficiary under the policy. There are questions also about the personal estate and personal property. In the case of a farmer, they ask the approximate value of his farm implements; his stock in trade; livestock; farm produce; and other property, if any. They ask about moneys secured by mortgage. Then, there is this sentence:

What suggestions do the relatives or friends make for the guidance of the public trustee?

The rate of maintenance is then set, and as I said in any case in which I have participated these people have been most helpful in trying to put that fee down as low as possible. There is no doubt on that score, that the public trustee does keep very close track if a person is declared incapable. If he has an estate, they certainly have to pay for the patient's maintenance out of that estate.

Then I come to form 30. I am only trying to prove to the minister that if a person is declared incompetent to handle his estate, payment is made. Form 30 of the regulations under the mental hospital's act is a bond for the maintenance of the patient in the hospital. I feel that that proves beyond all doubt that patients going into hospital pay their hospital bills. I have stated that the number of indigents in these hospitals is at a rate comparable with the number of indigents in general hospitals.

Before the dinner recess I heard the minister mention what the federal government had done by way of providing beds. He pointed out what was happening in the city of Ottawa. Let me say to you that there are insufficient beds in the city of Ottawa to cope with this program. The civic hospital is going to put in 40 beds. There will be 80 beds in the city of Ottawa for mental patients. In so far as the hospital at Brockville is concerned, I am not aware of the number of patients in that large