

tunity it would offer for preventing disease among the insured persons and their families. It would be through the corps of full-time medical officers of the health department acting as referees, that the health insurance system would be linked up with other health agencies. It is not necessary to relate here the advantages which would arise from the visits of such specially trained men into the homes of all sick persons. Nor is it necessary to tell how these officers acting as health officers could further lower the sick rate. The objection could not be raised that such a corps would be too expensive. It would not require more than one such medical officer to every 4,000 insured persons, and at that rate they could more than save their salaries by relieving insurance funds from paying unjust claims. Furthermore, while an estimate cannot be made of the amount to be saved by their efforts in the way of lowering the sick rate, it is safe to say that it would amount to many times more than the sum of their salaries.

Health officials should realize now the necessity for correlating the administration of the medical benefits of any proposed health insurance system with existing health agencies. If health departments are at present inefficient, they should be strengthened and made adequate to meet all demands.

To enact a health insurance law simply as a relief measure without adequate preventive features would be a serious mistake, but with a comprehensive plan for disease prevention there is every reason to believe that it would prove to be a measure of extraordinary value in improving the health and efficiency of the wage-earning population.

#### RECOMMENDATIONS.

The following fundamental provisions should be embodied in any health-insurance measure proposed for national or State governments:

1. *Insured persons.*—Every person engaged in a gainful occupation and earning less than a specified annual income, say \$1,000, should be entitled to the benefits provided under the law. Every person earning more than the specified annual income should be allowed to qualify for the same benefits or greater benefits according to annual income.

2. *Funds.*—To be provided jointly by contributions from employees and employers; the Government to appropriate for the expenses of supervision and administration.

3. *Benefits.*—The following benefits should be provided:

- (a) *Cash benefits.*—Weekly cash payments in case of disability due to sickness, non-industrial accident, or to child-bear-