

## Health Insurance

country instead of discriminating against two, thereby placing upon the provinces a greater load of responsibility than their financial position permits them to discharge.

**Mr. Daniel McIvor (Fort William):** Mr. Speaker, I cannot see that this amendment is in order, considering the speeches that have been made to include hospitals for tuberculosis patients and mentally ill patients. Where reference was made to "does not include" to take the word "not" in line 8 out so as to make it read "does include" surely makes this amendment out of order.

**Mr. Fraser (Peterborough):** Do you not want them in?

**Mr. W. G. Blair (Lanark):** Mr. Speaker, before the adjournment for the dinner recess the minister spoke and he gave me the impression—indeed the suggestion was made—that 90 per cent of the costs of mental hospitals in the province is paid by the provinces themselves. I want to point out to the minister that a person who is mentally ill—and let us have this point clear in the beginning—is suffering from an illness comparable with any other illness to which the human body is heir. It is just as important to consider mental illness as it would be to mention carcinoma or cancer, pneumonia or any other disease. The patients going into those hospitals are paying their bills; they are not all indigents. In fact, the proportion of indigents in mental hospitals in my own province is not any higher than the proportion of indigents in the ordinary general hospital. The only people who might be classed as indigents in those hospitals are those that have been there for a long time and have exhausted their finances as a result of long treatment.

I want to point out that when a patient goes into a mental hospital a form is filled out by the bursar of the hospital and inquiry is made into the patient's assets. His whole financial condition is analysed. I am going to point out various extracts I read from the mental hospitals act, Revised Statutes of Ontario, various extracts to prove my point that patients going into mental hospitals are paying their fees in a way comparable with that of patients admitted to general hospitals. I will read these extracts. I want to prove to the minister that patients going into hospitals are obliged to pay fees. I therefore read from section 16, paragraph 2, of the mental hospitals act:

(2) The charges of such hospital treatment shall be paid by the patient unless he is an indigent person, in which case the charges shall be payable in the same manner as charges for indigent patients are payable under the public hospitals act . . .

That is clear; there is no difference there. Then I read section 16a of the mental hospitals act:

16a. The minister,—

That would be the minister of health of the province of Ontario.

—out of such moneys as may be appropriated by the legislature for the purpose may contribute toward the cost of treatment in public hospitals of indigent patients transferred thereto under subsection 1 of section 16 in such amounts, in such manner and under such conditions as may be prescribed by the regulations.

But I go on with this proof. There is the question of the liability of the municipalities, and I read from section 57 of the same act:

57. (1) The necessary costs and expenses incurred under sections 23 to 29 and section 35—

That is a further reference.

—in determining the mental condition of any person including a fee not exceeding \$10 and a travelling allowance of ten cents per mile of each medical practitioner who issues a certificate—

Those are charges. Then we come to the question of admission of a patient, and this is extremely important. This is section 60:

60. (1) Upon due application for the admission of any person the superintendent and steward of the institution shall make a full and thorough inquiry respecting the estate, either in existence or in prospect, of the person and of its sufficiency, free from all claims of his family, to supply the means necessary for his maintenance and clothing in the institution as provided by the regulations.

That is maintenance. Do not forget that this is the beginning of the section where they deal with maintenance. If that were not enough we find this:

(2) The superintendent and steward shall where possible require from the person liable for maintenance of the patient an agreement or bond to secure the payment of the patient's maintenance, either in whole or in part, and the agreement or bond shall continue in force so long as the patient is maintained in any institution.

Then it goes on, of course, to point out:

(3) Where the obligation is for a limited period nothing herein shall extend the liability beyond the period limited.

And then we find this:

(4) The giving of an agreement or bond shall in no way release the estate of the patient from its obligation to maintain and clothe him in the institution as hereinafter provided.

If funds are not forthcoming otherwise, they will be taken from his estate. Further we find this:

61. Every patient admitted to an institution who has at the time of his admission or subsequently comes into the possession of property shall be liable for his maintenance.

Then there is a section with respect to his wife:

62. Every person whose wife is a patient shall be liable for the maintenance of such patient.