

A Report on Health Insurance: 1919

D. L. MATTERS

On November 19, 1919, British Columbia joined the long list of North American political jurisdictions that had established commissions to study most aspects of organized responses to social problems. John Oliver's Liberal government, soon to go to the polls on a platform emphasizing its social policies, appointed a Royal Commission to study and report on the possible application to the province of health insurance, mothers' pensions, maternity benefits and public health nursing.

The immediate reason for the action was pressure from the opposition "Returned Soldiers' Party" in the legislature, but there was as well a broad public sentiment in favour of such an inquiry, particularly with regard to health insurance. A people already shocked by the death of 6,000 men from the province on the European battlefields and the fact that more than 8,500 others had been in such poor physical condition that they had been rejected for active service, had been set reeling further by the 1918-19 Spanish Flu epidemic. Almost 3,000 British Columbians died in the epidemic and thousands of others had been seriously ill.

Other less obvious factors inclining attitudes in favour of health insurance included the operation of the Workmen's Compensation Act under which workers had begun receiving paid medical attention for injuries sustained in industrial accidents. Workers were wondering why the privilege could not be extended to their families by payment of a higher premium; soldiers had been covered by a medical plan during the war years; Germany had had compulsory health insurance for several decades and the strength of its fighting machine had been impressive. Many physicians, who might otherwise have opposed a health insurance scheme, had returned from war service abroad to find their practices evaporated and were looking for ways of regaining their income.

The Commission consisted of Chairman E. S. H. Winn, Chairman of the Workmen's Compensation Board; Dr. T. B. Green, a New Westminster physician chosen to represent doctors, employers and returned men; Mrs. Cecilia Spofford, a Victoria welfare worker who was promi-

ment in the Women's Christian Temperance Union; and D. McCallum, a past president of the B.C. Federation of Labour and official of the provincial Labour Department.

Hearings were held throughout the Province and four separate reports were prepared, one dealing with each topic under study. The report dealing with health insurance, tendered March 18, 1921, was the last to be submitted. Although Chairman Winn had been warned in advance that the official view was that health insurance was a responsibility of the national government, the majority report, with Dr. Green dissenting — and not participating in its writing — recommended the province establish a broad plan of insured medical, dental and supporting services. The report was never published and there appears to be no official acknowledgement of its receipt, but its tone clearly reflected the period's anxiety.

The economic and other stresses associated with pre- and post-war depressions, as well as the war itself, had aggravated problems already existing from the preceding period of rapid growth. During that time, Vancouver's population had more than quadrupled, with attendant urban problems; and labourers from all parts of the world had come to the province to work in the booming lumber, railway and mining camps. The foreign customs thus introduced disturbed many established citizens who responded with steps such as encouraging the development of friendship centres where foreigners could be made proper citizens. The growth of "dangerous" labour organizations such as the Industrial Workers of the World and the One Big Union alarmed citizens in positions of authority, particularly when viewed in light of the Russian Revolution. The combined impact of these developments convinced many propertied persons that bold action on many fronts was required to halt the incursion of foreign ideas and restore the familiar society they had known and prospered in.

As evidence before the Commission from both individuals and several women's, labour and fraternal organizations indicated many viewed health insurance as the universal panacea they were seeking. Once it had been adopted, and the accompanying changes required for efficiency had been made, the social powder-keg would be defused and a millenium of co-operation among all classes and goodwill toward all would begin. The financial costs of such a program would be more than recouped in terms of higher profits from increased productivity and lower costs from administration of justice and maintenance of the insane, subnormals, incurables and widows with young children.

The Commissioners apparently accepted all of these premises. The

fear of bolshevism and the need to undermine political revolutionaries was unquestionably mixed with the desire to create a stronger nation through the promotion of social efficiency. Their report and its recommendations clearly reflected their belief that legislation such as health insurance was the best possible solution to perceived social problems.

Selections from the B.C. Commission on Mothers' Pensions, Maternity Insurance, Health Insurance and Public Health Nursing. (Appointed under "The Public Inquiries Act" November 19, 1919) *Report on Health Insurance*. [Unpublished manuscript in Legislative Library, Victoria] Submitted March 18, 1921.

"At no time in the history of this country has its man power been at a lower ebb, and this was brought about largely by a combination of nation-wide misfortunes for which the individual was not responsible nor could he have escaped the results to any material extent by any efforts of his own. Therefore, the physical condition of the people is now more than ever before, a matter for serious consideration by the Government, and on the completeness with which the Government solves the problem of a steady man power depends much of the future prosperity of this country. . . ." (P. 47)

"Sickness plays a most disturbing part in the life of most families in which there is a limited income and a narrow margin of financial reserve to meet emergencies. Expenditure on food, clothing, heat, housing and dental care, have to be curtailed to such an extent that the health of members of the sick man's family frequently becomes permanently impaired. . . ." (Pp. 53-54)

"Health Insurance will afford a very powerful stimulant to employers, employees and public men to take fuller and speedier advantage of possible health-saving devices. Just as employers have installed safe-guards for dangerous machinery in order to reduce the cost of Workmen's Compensation, so in order to reduce the cost of Health Insurance will they supply, for instance, better sanitation, ventilation, and lighting, better hours of labor and more consideration for the special needs of the employed men, women and children. The employee will be more ready to apply to his own physical machinery a principle long since applied by his employer to inanimate machinery.

"After Health Insurance has been adopted, slight impairments to health will be remedied before they become serious. One important effect of such attention to the health of the workman will be the prolongation

of his life and especially its earning period. Fewer workmen will be thrown on the scrap heap in their early forties with all the tragic consequences involved to their families as well as to themselves.

“Again, under compulsory Health Insurance, both the employer and employee will co-operate with the general public in securing better public water supply, better sewerage system, better milk, meat and food laws, better school hygiene, more playgrounds and parks, and proper regulation of liquor and other health-destroying businesses. Health Insurance will operate as it did in Europe in stimulating the general scientific study of disease prevention.

“It will directly and powerfully tend to reduce poverty.

“Without Health Insurance a vast number sooner or later exhaust whatever financial margin they have, and sink into poverty. A workman without Health Insurance is gambling with his livelihood, and in many cases is sure to be thrown out of the game. It is definitely known that sickness causes the great bulk of destitution. With the removal of sickness, a great part of the present-day distress would be withdrawn.

“It is agreed that the world of today is seething with unrest. Old world radicalism with its propaganda is sinuously forcing its way into every community. A large number deplore the I.W.W. ism, Bolshevism, disregard for law, and opposition to the State. The bolsheviks of today are mainly the neglected children of yesterday. The big majority of them sprang from the homes of the poor, the handicapped, the sick and the scantily educated.

“The manufacturer or merchant who sells his goods skillfully, but who neglects to keep his stock in order or to order a new stock, finds some day that he has nothing more to sell. The farmer who carefully tends his horses and cattle but neglects his colts and calves awakes some day to find he has no good live stock. The public that concerns itself today with neither the welfare of its adults nor its children will find some day that those children have grown up crippled in body and mind. The child who is not given his chance today, who is neglected by society and so feels forced to fight society, will become a menace to that society that your child will have to reckon with. It is not enough that your own child be healthy, well nurtured and trained; the other fellow's child must have his chance, must be healthy, properly developed and trained, or your boy when he reaches maturity and seeks to take his father's place in the world's work will find that the other fellow's boy has also reached the state of manhood a radical, who refuses to allow your son to work. If you will not assume respon-

sibility for the health of the other fellow and his children, then you must do so for the sake of yourself and your your own. . . .

“It is particularly noticeable that on our statute books there are a great many laws relative to pigs, sheep, cattle and horses with very little legislation for humans. It it is so essential to protect the domestic animals, why should it not be equally essential to protect humans? . . .

“We have made compulsory educational laws, but have neglected to see to it that all children were sufficiently healthy or physically fit to assimilate the teachings.

“As a rule, a normal person has five senses. All knowledge is obtained through them. Our compulsory educational law says to the parent or guardian of a child, ‘I demand your offspring be given to me for education from the time he is six until he is fourteen years of age. He must get knowledge from me through his five senses. I have mapped out a program for him to take through those five senses. I pay a teacher to carry out that program.’ That program is all right for those who have proper health to take advantage of it, but to the sick, weak, neglected and poorly-fed child it provides nothing but a species of punishment. It is suggested that the State owes a duty to that child, to see to it that before compulsion is used that the child is made healthy and physically fit, thereby placing the unfortunate on an even basis with those more fortunate. All children should have an equal chance. . . .

“The benefit to the State from compulsory Health Insurance would . . . be considerable. The prevention of much pauperism, vice and crime would follow. Society would tend to be stabilized and prosperity and well-being would be encouraged.” (Pp. 92-104)