

Development of Medical Insurance Said Of Big Help To Economy of Average Man

Editor's note: This is the second of three articles by last year's president of the American Medical Association, Dr. E. J. Connelley, on the development of medical insurance.

By Dr. E. J. CONNELLEY
Written for United Press

In the last two or three decades Americans have witnessed the growth of an idea that has been fantastically successful. This is the development of insurance to help pay hospital and doctor bills and to protect people against economic effects of illness.

protection against big bills. Most major medical expense insurance policies have a deductible feature which operates like your car insurance. You pay the small bills—up to a certain amount—but the insurance company takes over the major portion of the big bills.

Insurance, based upon the idea of pooling the risk, is most economically written on a group basis. That is, the employees of a particular company or particular organization all are covered together. Individuals can buy insurance, of course, but premiums for individual insurance must necessarily be higher, since the cost of administration is greater.

More and more companies are continuing to carry older subscribers, but the biggest problem is a financial one. With reduced incomes retired people often have trouble meeting insurance premiums. Several large organizations are experimenting with continued health insurance protection for retired employees.

There are some questions patients often ask me about insurance. How do I know what insurance to buy? Or, how can I be sure I'm getting adequate benefits? There are enough instances of disgruntled policyholders who find their insurance

doesn't cover what they thought it covered to give the subject some additional attention here. Some Rules Suggested



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CENTRAL POINT

Tomorrow: Dr. Hess writes on the cost of hospital care and what doctors are doing about it

There were two ideas proposed for meeting such medical expenses. One was to let the government take over our medical care system, socializing medicine. The other was to develop insurance for medical and hospital expenses, protecting people against the "risk" of becoming ill just as they are protected against the risk of fire or robbery or disability by other forms of insurance.



COLD AFFECTS IKE'S HEARING—With a head cold that has affected his hearing, President Eisenhower seems to be straining (left) to catch a reporter's question during his press conference. Coughing repeatedly (right), the president told newsmen that he was suffering from a temporary difficulty with his hearing (note the cotton in his ear). On Government news, Ike said it might be necessary to slow up Federal spending in some projects in order to relieve inflationary pressures.

The medical profession was confident that voluntary rather than compulsory health insurance was the best answer to the problem of paying for care. Not only was the insurance idea more in keeping with our American philosophy of taking care of our own needs when possible, but it was cheaper to patients in the long run than a government system. Furthermore, it would not lower our standards of high quality medical service as socialized medicine would.

No Sale Predicted
A lot of people—especially those who were trying to sell the socialized medicine idea—said voluntary health insurance would never work, that people wouldn't buy it. Well, let's take a look at the figures on insurance coverage today:

Investigation of Cahill Commutation In Stormy Hearing

Salem—(U.P.)—A House joint resolution calling for investigation of the commutation of Otto Cahill's one-year prison sentence by Gov. Robert D. Holmes was the subject of a stormy but inconclusive hearing before the House Committee on State and Federal Affairs Monday.

No final action on the resolution was taken. Republican Reps. Wayne Giesy, Monroe and Graham Kilham and Fred Meek, Portland, testified that they had no objections to Democratic-sponsored amendments extending the investigation to pardons and reprieves granted by other governors.

Speaker Gaveled Down
Rep. Giesy was gavelled down by Committee Chairman Norman Howard, Portland Democrat, when he attempted to read two medical reports on Cahill. Howard said the reports already were in the committee's hands.

Number Doubled
During 1954 the number of persons with major medical expense protection nearly doubled—increasing by 83 per cent. The insurance industry believes even more striking development will be seen in the near future.

As experience has accumulated in the field of hospital and medical insurance, more people are coming to the conclusion that most families prefer to meet their small medical bills on a pay-as-you-go basis, but do want

On The Side

Too many fires continue to be caused by careless smokers. Especially by those who smoke in bed. In some cities that manner of smoking is a criminal offense. Careful people who smoke in bed either use that type of cigarette that will cease burning when not puffed upon or they use fireproof cigarette holders.

Horses and Women
There are approximately 13 million "tall" women in this country. Also about 13½ million females who are pleasingly plump, stylishly stout or downright fat. According to those who should know, the ideal figure for a woman to possess in order to have little difficulty in being fitted with ready made clothes is as follows: Height, 5 feet 6; weight, 116; Bust, 34; Waist, 24 and Hips, 35.

Time of Birth
Astrologers maintain no horoscope can be accurate unless the exact time of day a person was born is known. I don't know what time of day I was born. Do you know at what o'clock you arrived in this vale of tears and taxes? Queen Elizabeth of England was born at 2:40 a.m., April 21, 1923, in London. So if the stargazers want to go to work on her Majesty's horoscope they have all the data that is necessary. Incidentally, this should be a good time for the stargazers to offer some predictions as to Queen Elizabeth's matrimonial future.

Ex-Wives
Over two and half million women are now collecting alimony in the United States. They are compelled to pay income tax on it. Their ex-husbands can use amount of alimony paid for tax deduction purposes. Only three states provide for the discontinuance of alimony when a woman marries again. In some states no alimony is allowed in the case of a childless wife.

Briefly
The Scotch terrier familiarly known as a "Scotty" is a breed of dog that is polite to everybody in the family but gives all his love and devotion to one member of it. . . . In days gone by people liked to be different. For example, wedding rings were not all plain gold bands. About 60 years ago a popular type of wedding ring was one featuring clasped hands. Inside the hands an inscription was engraved.

Automobiles
After World War I in 1920, in heavy construction. Three courses are planned. They will include operation and maintenance of crawler tractors, dump trucks, loaders and scrapers; use of motor graders and all-inclusive instruction covering all machines. Dormitories will be constructed in the area and tuitions range from \$225 for the four-week motor grader course to \$460 for the "comprehensive" 320-hour, eight-week all-inclusive course. The school, apparently will not be co-educational.

Australia has airline service to more than 380 cities, towns and ranch centers.

4-H Club News

PHOENIX DAIRY CLUB
The monthly meeting of the Phoenix Dairy club was held Thursday March 7, at 243 So. Stage rd. A new member, Vernon Calkins, was welcomed to the club. The major portion of the meeting was devoted to discussion of the club's part in the forthcoming Friendship Follies.

A motion picture was shown after the business meeting. It was entitled "Along the Milky Way." It showed methods of selecting good animals and gave reasons for doing so. It also pictured and discussed the operation of both large and small dairies and processing plants.

After the movie, the cast rehearsed their skit, "I've Got a Secret," which will be their part of the Friendship Follies. Jim Martin, one of the contestants, used as his secret at one of the practices, I've got my FFA project for this year in my pocket." Reporter, Gail Glidden

Earth-Moving School Opened in Chicago

Chicago—(U.P.)—A Chicago technical school, with an eye toward the gigantic highway-building programs already planned for the near future, has opened an "Earth-moving School."

The school, located on a 600-acre tract in western Illinois, will teach students to operate a complete line of earth-moving and motor truck equipment such as a rear-engine crawler tractor equipped with a 1½-cubic-yard front-end shovel and a newly designed off-highway truck for use

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