

Growth of Health Insurance Business One Of Fastest; Three Out of Four Now Covered

Editor's note: Following is the first in a series of articles on health insurance.

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New York—Do you have some sort of health insurance? Are you reasonably satisfied with it? Do you know what it costs and what it covers? If you had a really rough medical bill, would you be protected?

Would you be willing to pay higher premiums if you could get more medical coverage? Would you invest in a policy paying most bills up to \$10,000? Do you think doctor visits to the home should be insurable? What about regular physical checkups?

Do you set aside part of your income for medical expenses? Are the older people in your family insured against sickness? Do you think payments for, say an appendectomy or childbirth, under present plans are adequate?

Those are some of the questions that are causing a great deal of controversy today in the insurance business, the medical profession, the government and among the public.

118 Million Covered

There are about 118 million of us today with some sort of medical insurance—about three out of every four Americans.

The growth of health insurance is one of the most spectacular developments on the social scene since the war. In 1940, only 3 million Americans had such insurance. Today there are 1,200 companies writing such policies and the competition is fierce.

Payments to persons with insurance for hospital, doctor and

other medical bills last year amounted to a whopping \$3,600,000,000. But it must be remembered that the nation's total medical bill for the year was more than \$10 billion.

The biggest surge in health insurance recently has been in "catastrophic" or major medical

Veteran Convicted On Spying Charge

Shreveport, La. — A decorated Air Force veteran of two wars was convicted at a super secret court martial of trying to sell American atomic secrets to Russia and sentenced to life imprisonment, the Air Force disclosed Saturday.

Barksdale Air Force Base said Capt. George H. French, 36, of Mount Vernon, N.Y., was convicted by a seven-man court martial Friday.

The disclosure of the trial emphasized that French apparently "at no time" actually made contact with a representative of the Soviet Union.

The Air Force said the espionage attempt occurred in Washington and New York last April while French was on leave from his post, Ramey Air Force Base in Puerto Rico.

An Air Force spokesman said in Washington that French "tried to deliver a letter personally to the Soviet Embassy" there the night of April 5.

The letter, apparently dropped or deposited on the Embassy property by French, likely was picked up by an alert counter spy or policeman.

coverage. It is a type that does not "pay by the stitch," but awards a lump cash sum to the policyholder up to a big amount—usually not more than \$10,000. It is fairly expensive.

There are now about 10 million persons with such insurance. Many of them have it in addition to "basic" coverage for less serious illness.

Blue Cross Pioneer

The Blue Cross and Blue Shield organization pioneered mass medical insurance in the United States, starting with a plan at Baylor university in 1929.

By last year, Blue Cross (hospitalization) and Blue Shield (surgery and doctor) had grown

Halifax, Nova Scotia—The supreme allied commander of the NATO Forces has arrived in Halifax for a brief visit to the Royal Canadian Navy's Atlantic fleet headquarters and the headquarters of the RCAF Maritime Air command.

Admiral Jerald Wright will discuss the current maneuvers in the North Atlantic with Commander Rear Admiral Hugh Pullen and Air Commodore Martin Costello.

Jet Planes Collide, Pilots Suffer Shock

Sacramento — Two Air Force Shooting Star jets collided upon landing at McClellan Air Force Base near here Friday night but both pilots escaped death or serious injury.

First Lt. William Berry Jr. and Richard Ives, who were arriving on a flight from Madison, Wis., were suffering from shock and base officials said they may not be able to explain the freak mishap for several days.

The pilot jumped out and ran to safety just before the F80s burst into flames after colliding. One plane was completely destroyed, the other suffered only damage to the nose.

Cyclones north of the equator spin counterclockwise. South of the equator the twist is clockwise.

to Rico. Blue Cross-Blue Shield represents about 41 per cent of all medical insurance written.

Blue Cross contracts provide a set daily amount for hospital board and room over a fixed period, plus certain other hospital expenses. Blue Shield has a schedule of surgical payments and some other doctors' expenses performed in hospital. Both plans are now offering broadened versions to cover medical expenses.

Individual insurance companies in total recently have surpassed Blue Cross-Blue Shield in volume of business. They now insure 51.7 per cent.

Their policies are of great range, but in general they differ in that the policyholder usually receives a cash award within certain limitations rather than having a predetermined schedule of what is payable.

The third major type insurer is typified by the Health Insurance Plan of New York whose main distinction is that it is formed by doctors themselves. The policyholder must accept the services of one of the member doctors. Others of this type

are Group Health Insurance of Washington, Kaiser Permanente and the Ross-Loos Clinic in California.

The government, of course, provides a type of health insurance through the Veterans Administration whose services are available to the 21 million veterans now living. There are also a few labor union insurance associations.

No Endorsements From AMA

The American Medical Association has not endorsed any plan. It took an opinion sampling of 8,000 physicians on health insurance in 1954. The majority gave the opinion that insurance should cover "a substantial portion but less than the full cost" of medical and surgical care.

The majority also said that most benefit schedules fell below the normal charges of physicians. There are about 180,000 practicing physicians in the United States. A 1955 survey by Medical Economics showed their average net income to be: general practitioners \$14,814; specialists \$18,000.

Most observers say the American system has its strengths,

also its weaknesses and inequities. But the insurance companies point out this is a very complicated field.

Said one:

"While a life insurance policy requires a death to start a claim, a hospital-medical policy requires only the policy and a few aches and pains."

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