

JAMA Revisited

March 24, 1917

Why I Favor Compulsory Health Insurance

To the Editor:—I favor compulsory health insurance:

1. Because I believe that medical science and art, the creation of generations of effort and experience, cannot rightfully be used for the exclusive benefit of the few.

2. Because, having an instinctive desire to see fair play, I cannot be indifferent to a public measure which aims to protect the bodies of children from disease, just as our public school system seeks to protect their minds from premature arrest and decay.

3. Because I have learned from personal contact with thousands of hospital patients, and through investigations carried on in the homes of such patients by district nurses, that free hospital care, without other aid, only partially relieves the distressing situation which arises in the home of a worker whose earning power ceases when he is stricken with disease.

4. Because a large proportion of the industrial workers of the community are without needed medical attendance.

5. Because a still larger proportion, though receiving some medical attention (chiefly gratuitous), do not receive prompt or adequate medical care.

6. Because under existing conditions, workers whose wages are below \$1,200 per annum cannot purchase adequate medical care for themselves or their families.

7. Because I believe that a high grade of medical service for the great mass of the wage-earning population is unattainable without organization.

8. Because under voluntary health insurance most of those who need health insurance do not obtain it.

9. Because I believe that the health of the people is the proper concern of the state.

10. Because I believe that the employer has a certain measure of responsibility for, and an economic interest in, the health and welfare of his employees.

11. Because industrial conditions which are inimical to health can be most readily disclosed and most effectively dealt with under a scheme of health administration in which the insured workers are grouped mainly according to occupation.

12. Because an insurance fund to which the state, the employer and the employee contribute should be collected and distributed by the representatives of the three contributing members or groups, for the sole benefit of the insured.

13. Because I believe that medical men should participate actively in the management of any organization which involves the activities and welfare of a large part of the medical profession.

14. Because the measures under consideration in New York and elsewhere (I refer to the so-called “standard” bill) are the result of long study of existing conditions by competent and disinterested persons, and of hundreds of discussions and conferences in which every shade of industrial, social and medical opinion has been represented; and because, after painstaking investigation, state commissions in two states have reported their approval of the principles embodied in the bill.

15. Because the most progressive life insurance companies, while under no legal obligation to do so, have within recent years voluntarily undertaken to provide certain medical benefits for their policy holders, thus tacitly admitting that medical neglect is a common condition among policy holders.

S. S. Goldwater, M.D., New York.
Director, Mount Sinai Hospital.

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Editor's Note: JAMA Revisited is transcribed verbatim from articles published previously, unless otherwise noted.

Section Editor: Jennifer Reiling, Assistant Editor.