

The premium for adults is calculated to be sufficient to cover the cost of benefits both for the adult and for any children dependent on him. No direct charge would therefore be made for children up to a prescribed age. Insured persons are divided into two classes: "employed insured persons" and "assessed insured persons" The payment of contributions has been so devised that these classes will contribute in proportion to their wages or incomes. Assessed insured persons are persons who have an income from a source other than wages, or who are indigent. Employed contributors pay into the fund on the basis of a fixed percentage of earnings but the total contribution is not to exceed the amount set forth in Schedule A. Where the contribution falls short of the latter amount, the employer must make up the deficiency in respect to the wage-earners or contributors but the Province is called upon to meet the deficiency in respect to dependants. The assessed insured person, like the employed insured person, if his income exceeds a prescribed amount, will pay the entire cost; if not, the province will pay the difference. Contributions will be supplemented by a Dominion grant. Free choice of doctor, dentist, pharmacist and hospital from a list provided after consultation between the Provincial Health Insurance Commission and authorized professional bodies would be made by the individual, for himself and family. Remuneration of physicians, dentists, etc., is to be left to the decision of the Provincial Health Insurance Commission either by salary, fee, fee for service or capitation "after consultation"

**Benefits.**—The benefits comprise prevention of disease and the application of all necessary diagnostic and curative procedures and treatments. Provision is not made for cash benefit due to unemployment caused by illness as it is considered that such benefit should be provided by other means.

Medical benefits include the services of a general practitioner. On his recommendation those of a consultant, specialist, surgeon, obstetrician, nurse, and necessary hospitalization may be added.

Dental benefit during an initial period may be restricted to young persons. It is proposed that the Provincial Dental Association make an arrangement with the Provincial Health Insurance Commission to provide every child up to sixteen years of age with a semi-annual dental examination and such reparative dentistry as is needed.

Pharmaceutical benefit is in accordance with a list of drugs to be drawn up in co-operation with the Provincial Health Insurance Commission and the Provincial Pharmaceutical Association. Special provision may be made respecting drugs and pharmaceutical preparations known as 'specialties'.

Hospital benefit would include general ward services unless the insured person wishes by paying the difference to obtain semi-private or private room. In special cases accommodation other than general ward may be provided.

Nursing benefit will be provided by the Provincial Health Insurance Commission in co-operation with the Provincial Nursing Association. Nursing in the home is confined to the visiting nurse except where the circumstances are such that bedside nursing is essential.

**Administration.**—Provision is made for administration through Provincial Health Insurance Commissions—one in each province. These Commissions may be authorized by regulation to establish committees, councils or other bodies for consultative, advisory and executive purposes or for obtaining effective co-operation in the administration of the Health Insurance Bill.