

Inasmuch as Dominion administration is confined to the administration of Dominion grants, it is not considered necessary to create a Dominion Health Insurance Commission, but a National Council on Health Insurance comprising the Director of Health Insurance of the Department of Pensions and National Health as Chairman, the Deputy Minister of Health of each province, the Chief Administrative Officer of each province which has established a Health Insurance Act and such other persons as may be appointed by the Governor in Council for restricted groups is provided for.

The Marsh Plan.—The Report on Social Security* suggests a series of considerations and principles that should be taken into account in designing a comprehensive social security system. The plan is not worked out in detail but is rather a discussion of general principles and the report emphasizes that integration and administration of any scheme will not be possible unless Federal and Provincial Governments work out a close understanding as to their respective responsibilities.

The aim of the Report is to explore and co-ordinate the main features of existing statutory provisions for social security in Canada; to set out the methods by which these provisions can be improved and extended, particularly by transformation of the coverage and the technique of a social insurance basis; and to consider the principles which should be taken into account if the construction of a comprehensive social security suited to Canadian conditions is to be undertaken in the most fruitful and effective manner.

The broad field of social security is dealt with in five Parts.

Part I is background, and deals with the nature of social insurance and of social insurance standards.

Part II emphasizes the place of employment from a labour-market viewpoint and

Parts III and IV examine all other branches of social insurance other than unemployment insurance.

Part V brings to a focus the most important matters calling for decision such as: the inter-relationship between the units of a comprehensive scheme; constitutional and administrative issues; and financial policy.

The contingencies that should be covered by a comprehensive social security system are defined as:—

- (1) Interruptions of earnings, due to unemployment, sickness, permanent disability, old age, premature death;
- (2) Occasions requiring expenditures which strain the family budget, such as medical and funeral costs;
- (3) Insufficiency of income to meet the cost of child maintenance.

Two groups of insurance schemes are considered in the Report:—

- (a) Those designed to meet the need for medical care and for pensions—needs which are universal, applying to wage-earners and others alike. Pensions would be uniform in amount for all recipients, the principle being that they are intended to meet a permanent need and should afford at least a minimum of subsistence,

* Report on Social Security for Canada prepared by Dr. L. C. Marsh for the Advisory Committee on Reconstruction, King's Printer, Ottawa. Price 50 cents.