

KERR'S COLUMN

M.P.P. REPORTS TO GEORGETOWN FROM QUEEN'S PARK
by GEORGE KERR

The Ontario Medical Service Insurance Committee, also known as the Hagey Commission, has submitted its report to the Legislature. This is the Committee set up by Premier Roberts to bring in recommendations for a Provincial Health Insurance Plan.

Alberta Plan but unlike the Saskatchewan Plan, it that there should be non-compulsory enrollment. The proposal evasions higher premiums than Saskatchewan charges, since in the Saskatchewan program the individual's premium is substantially supported from general tax revenues. For ex-

ample, in that province there is a 5% surcharge on personal income, a 1% corporation tax and a sales tax which was increased from 3% to 5% to help pay for Medicare. The Hagey Plan proposes more generous subsidization of premiums for lower income groups in Ontario than is available in

Alberta or will be in British Columbia.

Some of the recommendations of the Commission are as follows:

1. A Medical Service Insurance Plan to be made available to every resident of the Province, regardless of age, condition of health or financial means and upon the application of the resident.
2. Benefits provided by such Plan shall be the payment for necessary personal, professional services of the physician wherever rendered or in the performance of such services, as the case may be. This excludes services that a covered person is entitled to receive under the Workmen's Compensation Act or similar legislation in any other jurisdiction.

It does not include dental care and anaesthetist services, nursing services, ambulance services, dressings and cast materials, use of operating, plaster, or fracture rooms, drugs, vaccines, biological sera or extracts or their synthetic substitutes, eye glasses, special appliances, oxygen, physical therapy and other similar treatments.

Many of the above mentioned services are provided under the Provincial Hospital Plan.

3. There is nothing to prevent residents having other types of insurance including the benefits which are excluded under the Hagey recommendation.
4. There is nothing to interfere with the right of an insured person to have freedom of choice in the selection of a

physician or impose an obligation upon a physician to treat any insured person.

5. There shall be established a corporation known as Medical Carriers Incorporated whose membership shall consist of all carriers providing the medical coverage recommended by Hagey. The Province shall set maximum rates which may be charged by this council.
6. Fraternal organizations, union locals or self-insured groups shall be required within a period of two years to make at least the benefits of the Provincial Plan available to all of its members on a guaranteed renewable basis.
7. The maximum subscription rates for standard contracts should be based on a three-rate structure: one rate

for an individual, one for a family of two, and one for a family of three or more.

8. (a) All persons in needy circumstances, including those receiving welfare or pension benefits under any Provincial Legislation will receive 100% premium subsidy.
- (b) A subsidy of at least 70% for those individuals who do not pay income tax.
- (c) A subsidy of at least 50% for those persons who have taxable incomes up to \$500.00.
- (d) A subsidy of at least 25% for those individuals who have taxable incomes of not more than \$1,000.00 but more than \$500.00.

These are the basic recommendations of the Hagey Commission. They will now be de-

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hated in the Legislature and there is a possibility of some changes. I personally hope that the coverage can be extended and the profit aspect of such insurance eliminated or reduced so that premiums can be reflected accordingly.

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