Abstract: The Cape Breton Coal Miners' Check-Off System of Healthcare Insurance
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Back in 1883, the miners of the colliery district met clandestinely in the night. They formed secret societies, first organized in small groups in the woods around Springhill, characterized by an oath of secrecy. Despite the anti-union laws passed in 1816, they resolved to defend and protect the interests of miners and workers. These men were making history. They would become known as the Provincial Workmen's Association, possibly the first trade union in Canada, and they would help organize the first mandatory healthcare insurance system in Canada: the "Check-Off".

The Provincial Workmen's Association represented those miners working for the Dominion Coal Company in Breton. At the turn of the 20th century, waves of immigrants were brought over to man the mines and the essentially rural mining areas in Breton soon became overwhelmed. A need for infrastructure and societal structure developed. The mine owners found themselves as the sole employers and helped to develop the towns by building company houses and stores. The miners would live in the company houses, fuel their stoves with the company coal, heat their water and light their houses with company-owned facilities, support their church and even pay their taxes through company deductions. The company owned you body and soul. All these services were deducted from the miners earnings at source. The miners lined up and received their wages in a pay packet. Like a receipt, the "checked-off" items were written on the front of this envelope, with the final earnings after deductions included inside the packet (see figure).Times were hard. Miners worked long and difficult hours without seeing much money, as most of their wages were eaten-up by deductions.

Many miners worked seasonally. During the off-season, they would rely on their charge accounts at the Company Store for food and supplies. Many miners felt that they couldn't get ahead, as they would fall into debt in the off-season and spend the rest of the year paying it off through company wage deductions.

These difficult times sparked the creation of a "check-off" healthcare system, as many miners and their families could not afford to seek medical attention from doctors and in hospitals. Child mortality rates were high and working conditions in the mines were debilitating. If there was an accident in the mine, an injured miner was at serious risk of dying or becoming permanently disabled. It was in the best interest of the company, who needed to rely on the miners' ability to work, and the miners, who needed to work to support their families, to ensure that the miners received adequate healthcare.

The "check-off" was a mandatory healthcare insurance system where deductions were made from the miners' wages for a subscription to physician services, medications and hospital care. The system covered miners and all of their dependents. It became a condition of employment, so that a new miner would pick a doctor and hospital before signing his contract with the mine. Through the funds of the "check-off", many of the hospitals in Breton were built. The "check-off" system provided comprehensive medical care to miners and their families in a time when healthcare was not accessible to lower income workers.

The check-off remained in the Cape Breton mining towns until 1969, when it was replaced by the national plan of medical care insurance in Nova Scotia, Medicare.