

The "Check-Off" Plan

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The mining town of Glace Bay is famous and infamous for many things; one being an interesting and currently controversial medical care plan, the "Check-Off". The plan and its effects are worthy of study in these days when the spectre of socialized medicine seems to lurk behind every door, since Glace Bay for many years was the site of what was essentially a welfare state. Basically the "Check-Off" today is a system whereby employees of the coal company authorize their employers to deduct a set fee from their salary to finance medical care and other services. It is known that as far back as the year 1883 the coal companies of the industrial area of Cape Breton would deduct from the employee's salary both doctor's fees and funds for the support of the schools. As the Dominion Coal Company came into being by the absorption of the smaller companies in the year 1901, this custom of deduction grew until finally the employee was given the remainder of his salary after subtraction of his bill at the company-owned general merchandising store, the rent on his company-built home, his union dues, his doctor's fees, his church dues, his hospitalization fees, and his subscription to certain charities. This said remainder was often pitifully small, as little as twenty-five cents a week. The unique aspect of this picture however, is that here, there existed a virtual "cradle to the grave" welfare state. Following a union strike and riot, the payments to the company-owned stores were eliminated and the company-built houses were sold to the miners. After the provincial government implemented its hospital insurance scheme, the payments on the "Check-Off" hospitalization plan, which provided much the same services, ceased.

In the town of Glace Bay, the doctor's fees and services have varied greatly over the years. At times, drugs were included in "the plan", and at other times, they were not. In 1960, the plan was that the person (usually an employee of the coal company, but the scheme was open to any who wished to participate) paid one dollar and twenty-five cents per week to the doctor of his choice. This entitled him and his dependents regardless of number to:

1. All general medical services, house calls, and office calls.
2. General surgical services, including assistant's fees and anaesthetist's fees.
3. Obstetrical services, pre-natal visits, deliveries and post-natal care.
4. Emergency specialist services such as the removal of a foreign object from an eye, ear, etc.
5. All drugs, with the exception of the steroids and more expensive antibiotics which are dispensed at cost. Insulin is not dispensed free. The provincial government provides insulin to those with an income less than \$3,600 per year.

When combined with the hospital insurance provided by the provincial government, this plan covers the vast majority of medical expenses. The main deficiencies in coverage rest in the fact that prosthetic and mechanical devices, as well as specialist care outside the area are not provided.

In September, 1961, the doctors of the town announced that they would cease dispensing drugs. The reason for this decision lies in the uncertain economic future of the coal industry, and in the fact that while many are unemployed, they are still being treated without charge.

In this article, the main concern is the relationship of "the plan" to socialized medicine. Both incorporate prepaid medical care under a welfare state. Although

in the striking inability of the people to handle finances independently and plan for the complete welfare state has been eliminated in Glace Bay, its effects are still noted the future. The disadvantages which are found under the "Check-Off" are those which are most feared in a system of state medicine.

1. The doctor must accept such a great work load to make an adequate and reasonable wage. The average doctor with one-half an assistant (the majority of the doctors are in group practice with hired assistants) handles three thousand patients. (The total doctor-patient ratio in the town is one per twelve hundred).

2. The per capita system of remuneration which exists here in a modified form is undesirable since it does not take into account the actual amount of service rendered. Patients vary in the amount of care they require.

3. The doctor-patient relationship is drastically disturbed. The patient regards the doctor as a "lackey" who exists to dispense drugs. Doctors in the area are constantly barraged with unreasonable demands for service. Patients will demand that the doctor make house calls at any hour for minor complaints. This is not infrequently carried to a ridiculous extent. On one occasion, a practitioner was called to cut a patient's toenails!

4. Neither the doctor nor his family are given any respect. This is a natural outcome of any system which reduces the doctor to the status of a paid servant.

To illustrate the type of life led, the typical day in the life of a general practitioner is outlined here:

He arises at seven-thirty. After a brief breakfast, he proceeds to the hospital where he assists at a major operation or gives the anaesthetic. He may administer an anaesthetic for two operations the same morning. He makes rounds at both of the town's hospitals. This takes him till one o'clock in the afternoon. After a quick lunch he makes a house call and proceeds to his office at about two o'clock. There he sees from ten to fifteen people in about two hours. He then makes approximately five house calls and arrives home for dinner at about six in the evening. At seven, he is back at his office to see another ten to fifteen people in a two-hour period. He makes a house call or two and returns home. During a seventy-two hour period, he delivers at least one baby. Much has been said about medical practice in Glace Bay. The high case load certainly makes it difficult to give the optimum in medical care, but how this applies in practice is hard to determine, i.e., it is difficult to prove that medical care in the area is deficient just as it is difficult to prove that it is adequate. medical care

Physicians who have since left the area are high in their praise of the quality of medical care given there; however, since they have no personal biases, their opinion may well be as adequate a criterion as any.

Summary:

Glace Bay's "Check-Off" plan gives us an understanding glance to how a welfare state will affect a populace and some insight into the practice of medicine under a prepaid scheme.

"Sometimes I wonder whether today we take sufficient care to make a thorough physical examination before our patient starts off on the round of the laboratories which have become so necessary that oftentimes we do not fully appreciate the value of our five senses in estimating the condition of the patient." —WILLIAM J. MAYO