This is about the time of year when good business men take inventory of stocks on hand, balance assets against liabilities, and attempt to formulate a program which will guide them in the months to come. Sober, realistic appraisal of recent trends in medicine necessarily includes consideration of the rapidly growing medical care plans which are being developed throughout this country and Canada. It is very proper for us as physicians to acquaint ourselves with the details, methods of administration and comparative advantages of the various proposed programs. Voluntary health insurance is one of the answers to recent agitation concerning a National Compulsory Health program. Our patients have a right to expect of us a reasonable familiarity with the practical application of these insurance plans; and to warn them concerning pitfalls which lurk in the fine print on the policy. The informed, conscientious physician constitutes the best safeguard in attempting to keep insurance costs reasonable. Abuses of health insurance only raise the cost of protection. Increasing demands upon income require adequate protection for those who need medical and surgical care on a budget basis at a price they can afford. Too often the economic shock of prolonged, serious illness places terrific strain upon the financial reserves of a family. It is logical to assume that better medical care for more people can most efficiently be administered in a system of free enterprise and in accordance with traditions of our American way of life. An alternative plan has been proposed by those who advocate government operated medical care; and who would enact legislation making such a program the law of the land. The latter has been described as the "allotment of an unknown sum for an unpredictable purpose."

Budgeted health programs under voluntary systems provide an opportunity to purchase insurance for all or any part of medical and hospital bills. They can be modified in many ways according to individual needs. Currently there are 92 separate plans with more than 10 million members, sponsored by the American Medical Association and the various State Medical Societies. In addition, there are commercial and industrial plans, fraternal programs and private group clinics with prepayment systems.

But the case of voluntary health insurance has been argued more convincingly by those better qualified to speak upon such a subject. The purpose of these paragraphs is to emphasize the obvious fact that, under the provisions of these various plans, the physi-
cian must conform to certain regulations which directly affect his practice and the fees which he can collect. "Something new has been added." Very few of us have the opportunity to study the advantages of one program over another.

The Executive Board at its meeting in October 1951 directed your President to appoint a special committee for the Study of Medical Care and Insurance Plans in the United States and Canada. This formidable title is in keeping with the task to be accomplished. It is realized that an objective, unbiased evaluation of plans for voluntary medical care insurance and for different methods of providing service is very important information for the Academy membership.

The personnel of this Committee is listed below. You will note that it is nation-wide in scope; and is composed of members whose business acumen, sagacity and mature judgment will add much to their deliberations. They are already enthusiastically at work on their important task. If you have comments or suggestions, communicate with the Chairman, Dr. Edward A. Wishropp, who is also the Academy Liaison Representative to the National Blue Shield Medical Care Plans.

**COMMITTEE**

District I: Dr. Harry L. Mueller, Winchester, Mass.
District II: Dr. Fred W. Bush, Rochester, N.Y.
District III: Dr. Kenneth Blanchard, East Orange, N.J.
District IV: Dr. Luther Holloway, Jacksonville, Fla.
District V: Dr. Edward A. Wishropp, Grosse Point, Mich.

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District VI: Dr. M. G. Peterman, Milwaukee, Wis.
District VII: Dr. Frank Lancaster, Houston, Tex.
District VIII: Dr. Ezra S. Fish, Beverly Hills, Calif.

Dr. E. H. Christopherson, Executive Secretary—Ex-officio

Recently it has been estimated that about 80 million Americans are now protected by some form of voluntary health insurance. Inexpensive, comprehensive protection, available on a sound medical and financial basis to every American who wants it—that is the objective! And it has a direct personal effect upon you and me. Help your Committee to do a constructive job! A report of their study will be given at the Annual Meeting this fall in Chicago.

Warren W. Quillian, M.D., President
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