

The Washington Report

By CONGRESSMAN JAMES T. BROVYHILL.
HEALTH INSURANCE

Last week, the Ways and Means committee of the House of Representatives completed hearings on a subject of potential importance to every American family — a national program of health insurance. Although many different proposals were considered, the basic principle was to provide a system of national health insurance to ensure basic hospital and medical coverage for all Americans.

The need for a program of this type is well documented. Medical costs are rising at more than

double the cost of living. Physicians' fees are rising at six per cent a year, in increase from three per cent a year before 1965. At the end of fiscal year 1970, the nation's health bill was \$67.2 billion—seven per cent of the gross national product. In short, Americans are spending twice as much for health care as they did in 1960.

Figures compiled by the Department of Health, Education and Welfare show that 157 million Americans are covered by health insurance plans. But the Social Security Administration estimates that only 38.1 per cent of consumer expenditures for personal health care was paid for

by private health insurance in 1969. Obviously, present health insurance plans are providing incomplete coverage of expenses. Most plans do not provide for financially catastrophic illnesses. And many families, not eligible for medicare or medicaid, simply have no health insurance at all.

Six years ago, the congress acted to provide health insurance coverage for all Americans over the age of 65 through the medicare program. At that time, it was felt that this group in our population was most in need of a uniform, national health insurance program, since medical and hospital insurance for old people

was often very expensive or impossible to obtain. Since that time, proposals have been made to extend medicare benefits to those under age 65 who have not been able to obtain private health insurance, such as the disabled.

The House Ways and Means committee began public hearings on the subject of health insurance on October 19 and continued to receive testimony from the insurance industry, the medical profession, and many other interested groups for one month. The committee now plans to continue this consideration in executive session when the next session of Congress convenes in January. With this timetable, it is likely that legislation of some sort will be reported by the committee and considered by the full house of representatives sometime next year.

The legislative proposals studied by the committee include a variety of ideas on how best to insure the financing of health care for all Americans. The administration's plan would require all employers to provide their employees with basic health insurance coverage. In addition, medicare, a state health plan for the needy, would be replaced by a Family Health Insurance plan which would be financed entirely by federal funds.

Another plan, which I have co-sponsored, would allow an income tax credit for the cost of private health insurance purchased by individual families. Those individuals or families paying less than \$300 a year in federal income taxes would receive insurance paid for by the federal government. In addition, protection from catastrophic medical expenses would be provided, defined in terms of family size and income. The most sweeping plan, backed by the AFL-CIO and introduced by Senator Ted Kennedy, would be financed by increased Social Security taxes and general federal revenues. A Health Security Trust Fund, similar to the Social Security Trust Fund, would be established along with a network of federal offices throughout the country to administer the program.

Because of the lack of previous experience in this area, it is difficult to estimate the costs of the various national health insurance proposals. Costs to the federal government could come from direct federal expenditures and from reduced tax revenues resulting from the tax credit approach. Estimates range from \$4 billion for the administration plan as to as high as \$77 billion for the Kennedy plan.

Obviously, the Congress must give a great deal of study and thought to any program which is written into the law. A great deal of time has already been given to this study, and I anticipate that a definite program will be forthcoming during the next session of Congress.



By M. E. GARDNER N. C. State University

main stems or branches by tied to the trellis or wall. You can figure out the best way to do this. Just remember that precautions should be taken not to use anything around the branch that will girdle it or constrict growth.



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Bell System Tops \$8 Billion

A record \$2 to \$2.5 billion will be spent next year by the Bell System to expand and improve its communications services.

This marks the first time the program has topped \$8 billion. During the 1971 the Bell System is spending some \$7.5 billion on construction up from the 1970 figure of \$7.2 billion.

Board Chairman H. I. Romnes said he also expects construction expenditures to increase significantly in future years.

AT&T said about \$4 to \$4.5 billion of the total 1972 figure will come from external financing, and the rest from retained earnings and depreciation accruals.

Bell has added about 2.6 million telephones in the first nine months of this year, and expects some 3.9 million to be added during the entire year 1971. The system will install its 100 millionth phone in the next month or two—double the number served less than 15 years ago.

The company expects there will be almost 150 million Bell phones in service by the end of the decade said R. B. Moore, local telephone manager.

COTTON SHARE

North Carolina's share of the 1972 national cotton allotment is 312,235 acres. The U. S. allotment is 11.5 million acres and the national production goal is 12.9 million bales.

I suggest that you select plants so that training can begin as soon as planted. Ask your local nurseryman to help you select a plant that will require the minimum of initial pruning.

You will want to give your plant some extra care, so begin with a good job of planting. The next step is selecting and training your main branches so they will conform to whatever formal or informal pattern you select and also to the flat surface, if against a wall.

Frequent pruning during the growing season will be necessary to properly direct the growth and maintain the flattened form. This will consist of care thinning out and heading back as needed.

It will be necessary that the

Bond Sales Up By \$7.6 Million

October sales of U. S. Savings Bonds in North Carolina were \$6,705,450, a 19.1 per cent increase over sales for October a year ago and the largest dollar volume for any October since 1944.

January-October sales amounted to \$82,537,740, a 14 per cent (or \$7,676,619) increase over the same period of 1970—and the best 10-month record since 1944. This amounts to 98.4 per cent of the state's 1971 dollar goal of \$83,600,000.

At the end of October, 47 counties had achieved 100 per cent or more of their 1971 dollar goal.

Sales in Cleveland county for October were \$72,824. January-October sales totaled \$656,956. This represents 87.5 per cent of Cleveland county's goal of \$750,480, according to George Blanton, Jr., Cleveland county volunteer chairman.



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