

ROYAL COMMISSION ON NATIONAL HEALTH INSURANCE.

---

# INDEX

TO THE

## MINUTES OF EVIDENCE

AND TO THE

### APPENDICES THERETO.

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## LIST OF ABBREVIATIONS USED IN THIS INDEX.

A.A.S.	...	...	Association of Approved Societies.
A.A.S.O.	...	...	Aberdeen Association of Approved Society Officials.
A.B.S.A.	...	...	Order "Achei Britb" and "Shield of Abraham."
A.J.F.S.	...	...	Association of Jewish Friendly Societies.
A.O.F.	...	...	Ancient Order of Foresters.
A.P.C.S.	...	...	Association of Parish Councils of Scotland.
A.P.I.M.C.	...	...	National Association for the Prevention of Infant Mortality and the Association of Infant Welfare and Maternity Centres.
A.P.L.U.	...	...	Association of Poor Law Unions of England and Wales.
App.	...	...	Appendix.
A.S.	...	...	Approved Society.
A.W.I.C.	...	...	Association of Welsh Insurance Committees.
B.D.A.	...	...	British Dental Association.
B.H.A.	...	...	British Hospitals Association.
B.M.A.	...	...	British Medical Association.
B.O.A.	...	...	British Optical Association.
B. of E.	...	...	Board of Education.
B.S.D.S.	...	...	British Society of Dental Surgeons.
B.S.H.C.	...	...	British Social Hygiene Council.
B.S.W.O.S.	...	...	Bristol, West of England and South Wales Operatives' Trade and Provident Society.
C.A.F.S.	...	...	Carnarvonshire Association of Friendly Societies.
C.A.S...	...	...	Chartered Accountants of Scotland.
C.A.W.	...	...	National Union of Clerks and Administrative Workers.
C.B.O.	...	...	Council of British Ophthalmologists.
Ches. I.C.	...	...	Cheshire Insurance Committee.
C.N.	...	...	College of Nursing.
Cov. I.C.	...	...	Coventry Insurance Committee.
C.S.M.G.	...	...	Chartered Society of Massage and Medical Gymnastics.
C.T.A.A.	...	...	Cambridgeshire Tuberculosis After-Care Association.
D.A.F.S.	...	...	Denbighshire Association of Friendly Societies.
D.C.	...	...	Deposit Contributor.
Dist <sup>n</sup> Cttee.	...	...	Distribution Committee.
D.M.A.	...	...	Durham Miners' Association.
E.L.F.S.C.	...	...	Edinburgh, Leith and District Friendly Societies Council.
E.S.D.P.	...	...	East of Scotland Dentists' Panel.
E.U.	...	...	Edmonton Union.
E.V.S.	...	...	Erewash Valley and District Approved Friendly Society.
F.S.	...	...	Friendly Society.
F.C.A.I.C.	...	...	Federation Committee of the English, Scottish and Welsh Associations of Insurance Committees.
F.S.M.A.	...	...	Friendly Societies Medical Alliance.
F.S.M.O.U.	...	...	Friendly Societies Medical Officers Union.
G.C.A.S.	...	...	Group of Catholic Approved Societies.
G.C.P.C.	...	...	General Council of Panel Chemists (Scotland).
G.I.O.	...	...	Guild of Insurance Officials.
Glam. I.C.	...	...	Glamorgan County Insurance Committee.
G.O.S.	...	...	Gosberton Oddfellows Approved Society.
G.U.O.F.	...	...	Grand United Order of Oddfellows Friendly Society.
H. of O.	...	...	Hearts of Oak Benefit Society.
H.S.A...	...	...	Hospital Saving Association.
I.C.	...	...	Insurance Committee.
I.C.P.A.	...	...	Institute of Chemistry and Society of Public Analysts.
I.Cr.	...	...	Ivory Cross.
I.D.S.	...	...	Incorporated Dental Society, Limited.
I.M.I.	...	...	Incorporated Midwives' Institute.
I.O.O....	...	...	Institute of Ophthalmic Opticians.
I.O.R.!	...	...	Independent Order of Rechabites.
I.R.M.H.	...	...	Inquiry Room, Ministry of Health.
J.C.A.S.	...	...	Joint Committee of Approved Societies.
J.C.I.W.O.	...	...	Standing Joint Committee of Industrial Women's Organisations.
J.C.Q.O.	...	...	Joint Council of Qualified Opticians.
J.T.C.	...	...	Joint Tuberculous Council.
L.A.W.	...	...	National Amalgamated Union of Life Assurance Workers.
L.C.C.	...	...	London County Council.
L.C.M.F.A.S.	...	...	Lancashire and Cheshire Miners' Federation Approved Society.

L.C.M.P.A.S.	...	...	Lancashire and Cheshire Miners' Permanent Approved Society.
Leic.I.C.	...	...	Leicestershire Insurance Committee.
L.F.	...	...	Lascar Fund (Special Fund for Seamen).
L.I.C.	...	...	London Insurance Committee.
L.M.P.S.	...	...	London and Counties Medical Protection Society, Limited.
L.O.A.S.	...	...	Loyal Order of Ancient Shepherds.
M.C.S.	...	...	Midland Counties Mutual Benefit Approved Society.
M.H.	...	...	Middlesex Hospital.
M. of H.	...	...	Ministry of Health.
M.P.U.	...	...	Medical Practitioners' Union.
M.U.O.F.	...	...	Manchester Unity of Oddfellows.
N.A. & A.F.I.F.	...	...	Navy, Army and Air Force Insurance Fund.
N.A.A.S.	...	...	National Amalgamated Approved Society.
N.C.A.	...	...	National Council of Agriculture for England.
N.C.E.O.	...	...	National Confederation of Employers' Organisations.
N.C.F.S.	...	...	National Conference of Friendly Societies.
N.C.I.A.A.S.	...	...	National Conference of Industrial Assurance Approved Societies.
N.C.S.S.	...	...	National Council of Social Service.
N.D.C.U.	...	...	National Drug and Chemical Union.
N.F.E.A.S.	...	...	National Federation of Employees Approved Societies.
N.F.R.A.S.	...	...	National Federation of Rural Approved Societies.
N.F.U.	...	...	National Farmers Union of Scotland.
N.H.I.	...	...	National Health Insurance.
N.I.B.S.	...	...	National Insurance Beneficient Society.
N.M.U.	...	...	National Medical Union.
N.S.F.U.	...	...	National Sailors' and Firemen's Union.
O.B.C.	...	...	Ophthalmic Benefit Committee.
O.S.T....	...	...	Order of the Sons of Temperance Friendly Society.
P.A.C.W.	...	...	National Federation of Provident Associations of Clerks and Warehousemen.
P.A.S....	...	...	Prudential Approved Societies.
P.C.A.	...	...	Preston and District Catholic Association.
P.D.S.A.	...	...	Public Dental Service Association of Great Britain, Limited.
P.D.S.P.	...	...	Incorporated Society of Pharmacy and Drug Store Proprietors.
P.S.	...	...	Pharmaceutical Society.
Q.V.J.I.	...	...	Queen Victoria's Jubilee Institute for Nurses.
R.A.F.S.	...	...	Rational Association Friendly Society.
R.I.O.B.A.	...	...	Royal Insurance Officials Benevolent Association.
R.P.U.	...	...	Retail Pharmacists Union.
S.A.	...	...	{ Society of Apothecaries of London.
S.A.I.C.	...	...	{ Association of Certificated Dispensers.
S.B.H.	...	...	{ Scottish Association of Insurance Committees.
S.B.L....	...	...	{ Scottish Board of Health.
S.C.F.S.	...	...	{ Stock Exchange Clerks' Health Insurance Society.
S.E.C....	...	...	{ Baltic and Corn Exchange Health Society.
S.I.W....	...	...	{ Lloyds Health Insurance Society.
S.J.H.C.	...	...	{ Scottish Co-operative Friendly Society.
S.M.A.	...	...	{ National Union of Societies for Equal Citizenship.
S.M.B.C.	...	...	{ Standing Committee of Scottish Insured Women.
S.M.F.	...	...	{ Sheffield Joint Hospitals Council.
S.M.G.	...	...	{ Scottish Midwives Association.
S.M.O.H.	...	...	{ Stepney Metropolitan Borough Council.
S.N.I.S.	...	...	{ Scottish Miners Federation.
S.R.W.A.S	...	...	{ Scottish Medical Guild.
S.W.M.A.S.	...	...	{ Society of Medical Officers of Health.
T.U.A.S.	...	...	{ Seamen's National Insurance Society.
U.P.B.S.	...	...	{ Scottish Rural Workers Approved Society.
U.W.I.S.	...	...	{ South Wales and Monmouthshire Alliance of Medical Aid, Societies.
W.B.C.G.	...	...	{ National Association of Trade Union Approved Societies.
W.B.H.	...	...	{ United Patriots National Benefit Society.
W.C.A.	...	...	{ United Womens' Insurance Society.
W.C.C.	...	...	{ Workers Birth Control Group.
W.O.	...	...	{ Welsh Board of Health.
			{ Workmen's Compensation Act.
			{ Walsall Chamber of Commerce.
			{ War Office.

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In this Index references to Statements of Evidence and questions answered by Witnesses are made, in the case of Approved Societies, Insurance Committees and representative organisations, under an abbreviation of the name of the body giving evidence, and in the case of individual witnesses, or witnesses representing Government Departments, under the name of the witness.

# ROYAL COMMISSION ON NATIONAL HEALTH INSURANCE.

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- Increase of contribution for, L.C.M.P.A.S., 6989-6994, 7124; App. XI, 26; J.C.A.S., 8725; B.S.D.S., 9488; App. XX, 15; P.D.S.A., App. XXII, 32-33; U.W.I.S., 10,324-10,326; N.C.F.S., 10,681-10,682; App. XXVI, 12; N.F.R.A.S., App. XXIX, 19.
- As part of medical benefit, A.O.F., 4222-4223; N.C.I.A.A.S., 5322-5325; Gordon, App. XIII, 27-28; N.F.R.A.S., 11,739-11,748; Ches. I.C., 12,617, 12,648-12,656; App. XXXIV, B, 7-9; F.C.A.I.C., 13,044; App. XXXVI, 237-239.
- Sufficiency of existing contribution for, J.C.A.S., App. XIV, 28.
- Inclusion of dentures in any scheme, J.C.A.S., 8724; N.I.B.S., 9041-9044; App. XVIII, 25; B.D.A., 9238-9239, 9267, 9445-9450; B.S.D.S., 9475-9477, 9480-9481, 9498, 9551-9560; P.D.S.A., 9826, 9837-9847, 9880-9884, 9971-9973; U.W.I.S., 10,295-10,302; I.D.S., App. XXVIII, 26-28; E.S.D.P., 19,975-19,981; L.I.C., App. XCVIII, 56-57; Brock, 23,940, 23,949; S.B.H., App. CV, 34; Brock, 24,814-24,815.
- Restriction to dentists with certain qualifications, N.I.B.S., 8830-8832, 8900-8904, 8965-8972, 9010-9011; App. XVIII, 28; B.M.A., 15,114-15,115; I.Cr., 18,525, 18,577-18,584; App. LXVIII, 5.
- Negotiations with dental profession, N.I.B.S., 8833; B.D.A., 9244; B.S.D.S., 9491; P.D.S.A., 9815; U.W.I.S., 10,293; I.D.S., 11,255; Brock, 23,951, 24,814.
- Machinery for dealing with complaints, N.I.B.S., 8834; B.D.A., 9220-9222, 9229, 9387-9400; B.S.D.S., App. XX, 23; P.D.S.A., 9816-9820.
- Establishment of clinics, N.I.B.S., 8835, 9002-9003, 9015-9023; App. XVIII, 23-24; B.D.A., 9241-9243, 9254-9256, 9342-9347; App. XIX, 18-23; B.S.D.S., 9494; App. XX, 27; P.D.S.A., 9848-9855, 9989-10,026; App. XXII, 29; U.W.I.S., 10,278-10,279, 10,322-10,323, 10,383-10,384; I.D.S., 11,240-11,248, 11,258-11,270, 11,327-11,368; App. XXVIII, 29-31; I.Cr., 18,529-18,530, 18,550-18,553, 18,596-18,621, 18,631-18,642, 18,655-18,657; App. LXVIII, 4; E.S.D.P., 19,989-19,997, 20,021-20,031, 20,044-20,071; App. LXXVII, 13-14; T.U.A.S., 22,068-22,069, 22,119-22,120; App. XCII, 139; Brock, 23,950; S.B.H., App. CV, 30.

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- Adequacy of practising dentists, N.I.B.S., 8836; B.D.A., 9215-9219, 9230, 9366-9386, 9432; B.S.D.S., 9483; App. XX, 28; P.D.S.A., 9812-9813; App. XXII, 26; U.W.I.S., 10,283; I.D.S., 11,211-11,214; App. XXVIII, 20; Ches. I.C., 12,617; I.Cr., 18,528, 18,567-18,569; E.S.D.P., 20,086-20,089; S.B.H., App. CV., 31.
- Appointment of Regional Dental Officers, B.D.A., 9220-9223; B.S.D.S., App. XX, 22; P.D.S.A., 9951, 10,048-10,056; N.A.A.S., 10,408.
- Importance of propaganda, B.D.A., 9224-9225, 9253, 9360-9361; App. XIX, 31; B.S.D.S., 9473, 9502-9503, 9507, 9513-9516, 9527-9534, 9579-9584; App. XX, 7, 13, 24; P.D.S.A., 9830-9836; App. XXII, 31; I.Cr., 18,592; E.S.D.P., 20,104-20,108.
- Linking up with existing schemes, B.D.A., 9226-9227, 9271-9286; App. XIX, 35; B.S.D.S., 9474; P.D.S.A., 9794; App. XXII, 22; Brock, 23,926-23,928.
- Percentage of demand for treatment, B.D.A., 9230; B.S.D.S., 9487, 9499-9501, 9566-9578; App. XX, 24; I.D.S., 11,330-11,334; I.Cr., App. LXVIII, 7; G.U.O.F., 22,562; Brock, 23,939, 23,941-23,942.
- Practicability of extension to dependants, B.D.A., 9231-9233, 9438-9444; B.S.D.S., 9476, 9508-9512; App. XX, 8, 12; P.D.S.A., 9877; App. XXII, 24; I.D.S., 11,254; App. XXVIII, 39-41.
- Suggestions for the scope of the benefit, B.D.A., 9235-9240; App. XIX, 37-38, 44-47; B.S.D.S., 9479-9482, 9498, 9535-9546, 9551-9552, 9561-9565; App. XX, 5-9, 13, 26; P.D.S.A., 9821-9847, 9878-9884; App. XXII, 31; I.D.S., 11,213; App. XXVIII, 23; F.C.A.I.C., 12,804-12,816, 13,059; A.A.S., 14,349-14,353; App. XLV, 10; M.P.U., 15,495; E.S.D.P., App. LXXVII, 31; Brock, 23,943.
- Payment on treatment and capitation bases—relative merits of, B.D.A., 9245, 9318-9320; B.S.D.S., App. XX, 16, 29; P.D.S.A., 9856-9857, 9893-9915, 10,027-10,032; App. XXII, 27; U.W.I.S., 10,285-10,286, 10,385-10,389; N.A.A.S., 10,408-10,409; I.D.S., 11,226-11,237, 11,286-11,289, 11,294-11,298; F.C.A.I.C., 13,060-13,061; B.M.A., 15,302; E.S.D.P., 19,959-19,974; Brock, 23,952.
- Details of suggested schemes, B.D.A., 9247.
- Relationship with medical benefit, B.D.A., 9234, 9308-9316; App. XIX, 35; B.S.D.S., App. XX, 10, 17.
- Periodical dental inspection, *Gordon*, 7820-7824; S.B.L., 8462; B.D.A., 9267-9270, 9348-9351; B.S.D.S., 9522-9526; App. XX, 8; E.S.D.P., 19,958; I.Cr., 18,588-18,591; Brock, 23,944-23,949.
- Importance of free choice of dentist, B.D.A., 9259-9262, 9287-9291; B.S.D.S., 9492; App. XX, 19; P.D.S.A., 9997-10,026; App. XXII, 28; U.W.I.S., 10,280-10,281; I.D.S., 11,215-11,222, 11,334-11,342; App. XXVIII, 21-22, 36; I.Cr., 18,526-18,527.
- Proportion of illnesses due to dental trouble, B.D.A., 9327-9341; App. XIX, 27; B.S.D.S., App. XX, 3; P.D.S.A., App. XXII, 1-10; U.W.I.S., 10,344-10,367; App. XXIV, 41; B.M.A., 15,113; Brock, 23,914; S.B.H., App. CV, 27-29.
- Objections to lay control, B.D.A., 9254-9256, 9342-9347, 9387-9412; B.S.D.S., 9469-9470, 9494.
- Necessity for medical certification, N.I.B.S., App. XVIII, 29-30; B.S.D.S., 9504; P.D.S.A., 9938-9950, 9964-9965; F.C.A.I.C., 12,719-12,723, 12,799-12,815; App. XXXVI, 50; S.A.I.C., App. XXXVII, 93; A.A.S., 14,351; B.M.A., 15,003-15,005, 15,109-15,111; App. XLVII, 22-23; M.P.U., 15,496; T.U.A.S., App. XCII, 96.

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- Feasibility of scheme which excludes fillings, B.S.D.S., 9479-9482, 9535-9546, 9561-9565, 9591-9607, 9620-9623.
- Practicability of fixing an initial scale of charges out of a limited fund, P.D.S.A., 9885-9916, 10,031-10,060; U.W.I.S., 10,334-10,343; I.D.S., 11,299-11,314.
- Cost of materials—effect on any capitation fee, P.D.S.A., 9893-9924.
- Provision for emergency treatment, I.D.S., App. XXVIII, 36.
- Provision in rural areas, Ches. I.C., 12,648-12,651, 12,659.
- Use of school clinics, *Brock*, 23,953-23,955.
- Difficulties of administration as a statutory benefit, S.B.H., App. CV, 30.

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- Adequacy of, for statutory dental benefit, N.I.B.S., 8836; B.D.A., 9215-9219, 9230, 9366-9386, 9432; B.S.D.S., 9483; App. XX, 28; P.D.S.A., 9812-9813; App. XXII, 26; U.W.I.S., 10,283; I.D.S., 11,211-11,214; App. XXVIII, 20; Ches. I.C., 12,617; I.Cr., 18,528, 18,567-18,569; E.S.D.P., 20,086-20,089; S.B.H., App. CV, 31.
- Comparative efficiency of men registered under Dentists Act, 1921, N.I.B.S., 8836, 8840, 8900; App. XVIII, 20; B.D.A., 9427-9434; B.S.D.S., 9495-9496; I.Cr., 18,525, 18,577-18,584; App. LXVIII, 5; E.S.D.P., 20,090-20,091.
- Constitution and membership of representative bodies, B.D.A., 9212; B.S.D.S., 9464-9465; P.D.S.A., 9790; I.D.S., 11,204-11,207, 11,369, 11,377.
- Decline in number of dental students, I.D.S., 11,243-11,263, 11,315-11,326.
- Yearly fee of £5 for practising certificate—effect on general efficiency of profession, I.D.S., 11,378-11,386.
- Representation of, for negotiation, N.I.B.S., 8833; B.D.A., 9244; B.S.D.S., 9491; P.D.S.A., 9815; U.W.I.S., 10,293; I.D.S., 11,255; Brock, 23,951, 24,814.

Dependants—Medical Benefit for. *See* Medical Benefit for Dependants.

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## Deposit Contributors:

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- Number of, *Kinnear*, 734; M. of H., App. I, A, Table 1; *Leishman*, 1622, 1714; S.B.H., App. II, A, 28; W.B.H., App. III, A, Table 1.
- Table showing number of, in Nov., 1924, according to year of entry, *Kinnear*, 381.
- Table showing under year of entry number of men becoming Deposit Contributors on discharge from H.M. Forces, *Kinnear*, 381.
- Table giving particulars of women who became Deposit Contributors (Scot.) in 1923, *Leishman*, 1713.
- Encouraged by Dept. to join Societies, *Kinnear*, 384; M. of H., App. I, A, 97.
- Charges for medical benefit and administration, M. of H., App. I, A, 96, 101.
- Advantages by which they are attracted to Societies, *Kinnear*, 388, 438.
- Associations of, S.B.H., App. II, A, 28.
- Canvassing of, by Societies, not allowed, *Kinnear*, 389.
- Proportion of, transferring to Societies, *Leishman*, 1641.
- Admission of, to approved Societies, H. of O., 2931, 3341-3348.
- Proportion unable to join Societies, M. of H., App. I, A, 100; Ches. I.C., App. XXXIV, A, 134-136; F.C.A.I.C., 13,016-13,021; S.B.H., App. II, A, 28.

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 Annual disbursements on benefits, and annual income, M. of H., App. I, A, Tables 2 & 3; *Strohmenger*, 2549; W.B.H., App. III, A, Tables 2 & 3.  
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- Objections to Societies taking part in negotiations, M.P.U., 15,674-15,681; App. XLVIII, 61.
- Suggested alteration of basis for determining capitation rate, M.P.U., 15,734-15,739; App. XLVIII, 60-68.
- Average income and practice expenses, M.P.U., App. XLVIII, Appendix B.
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- Suggestion that admission to panel list should be made conditional upon satisfactory accommodation, F.O.A.I.C., 12,771-12,774; App. XXXVII, 37, 69.
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- Consumption by dependants of insured persons, G.C.P.C., 18,762-18,763; App. LXIX, 20.
- Irregularities in prescription writing, G.C.P.C., App. LXIX, 16.
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- Cost exceeds estimate, *Brock*, 1391; *Strohmenger*, 2459.
- Increase in, G.C.P.C., 18,716-18,726, 18,753-18,763, 18,818-18,849; App. LXIX, 17-20; *Brock*, 23,993; *Wight*, 24,302.
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- Tests by Insurance Committees and under Food and Drugs Act, R.P.U., 18,041-18,042, 18,053-18,065, 18,080-18,082, 18,176-18,182, 18,217-18,248; App. LXV, 25, 58-59; Appendix C; G.C.P.C., 18,772-18,777, 18,856-18,885; App. LXIX, 23.
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## SUPPLY OF—cont.

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- Difficulty of applying "manual labour" test, *Kinnear*, 35, 150; *Leishman*, 1551-1552.  
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- Difficulty of linking-up the insurance of, *Kinnear*, 373, 398, 424-426; M. of H., App. I, A, 88.  
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Powers and duties of, *Brock*, 896-897, 913-914, 926; *Smith Whitaker*, 930-931; *Brock*, 929, 973-974; *Smith Whitaker*, 1035; M. of H., App. I, C, 176-182; *Jeffrey*, 1967, 1979, 1998-2002; *Gordon*, 7792-7793; Cov. I.C., 12,259, 12,270-12,273, 12,305-12,316, 12,359-12,433; App. XXXIII, 17, 21; Ches. I.C., 12,463-12,464, 12,514-12,529, 12,593-12,605; Leic. I.C., 12,663-12,664; App. XXXV, 1-33; F.C.A.I.C., 12,744, 12,864-12,868, 12,880-12,960; App. XXXVI, 14-18, 174-188; A.W.I.C., 13,212; L.I.C., App. XCVIII, 6-7; *Glyn-Jones*, 24,493-24,504; App. CVI, 6-16.

In each administrative county and county borough, *Brock*, 896.

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Co-ordination with Public Health Authorities, *Brock*, 920; Cov. I.C., 12,242-12,258, 12,302; App. XXXIII, 12-13, 30; M. of H., App. CIV, 4-5.

Expenditure on, *Brock*, *Smith Whitaker*, 922-928.

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- Centralisation of work in Counties, *Brock*, 927; *Smith Whitaker*, 928.
- District Insurance Committees, M. of H., App. I, C, 81; W.B.H., App. III, C, Table 7.
- Honorary services of members, *Smith Whitaker*, 981; Ches. I.C., 12,505-12,506; S.A.I.C., 13,151-13,152.
- Supervisory functions over doctors, *Smith Whitaker*, 1035.
- Utility of, H. of O., App. IV, 285-293; A.O.F., 4269, 4285-4287, 4305-4309; N.C.I.A.A.S., 5448-5449; App. VI, 26; M.U.O.F., 6053-6056; R.A.F.S., 6651-6653; App. IX, 34; J.C.A.S., 8729; App. XIV, 36; N.F.R.A.S., 11,584-11,590; Cov. I.C., 12,240-12,242, 12,268-12,273, 12,305-12,316; Ches. I.C., 12,454, 12,457-12,458, 12,513; App. XXXIV, B, 40-49; Leic. I.C., 12,663-12,665; F.C.A.I.C., 12,970-12,971; S.A.I.C., 13,148, 13,154; *Roberts*, 16,192; R.P.U., 18,091; App. LXV, 82; G.C.P.C., 18,769-18,771; App. LXIX, 3; *Asher*, 18,974-18,980; App. LXX, 20; O.S.T., 21,560-21,566; App. LXXXIX, 77-83; T.U.A.S., 22,077; L.I.C., 22,843-22,844; J.C.I.W.O., 23,043, 23,073-23,081, 23,182-23,186; App. C, 33; *Brock*, 23,974-23,990; *Leishman*, 24,368; App. CV, 15; C.A.F.S., App. CXIV, 6; D.A.F.S., App. CXV, 11.
- Administration of non-cash additional benefits by, H. of O., 3247-3249, 3658, 3661; N.C.I.A.A.S., 5278-5281; M.U.O.F., 5786; I.O.R., 6313; *Gordon*, 7726, 7801-7812; App. XIII, 21, 27; J.C.A.S., 8206-8207, 8724; App. XIV, 27, 32-34, 62-65; G.C.A.S., 8602; App. XVII, 7; P.A.S., 9697; *Asher*, App. LXX, 20; T.U.A.S., App. XCII, 154; D.A.F.S., App. CXV, 14.
- Relations with Societies, H. of O., 3659; M.U.O.F., 5793; Cov. I.C., 12,274-12,275; Ches. I.C., 12,459.
- Suggested administration of benefits to persons over 70, H. of O., App. IV, 294-297; R.A.F.S., 6680.
- Extension of duties of, M.U.O.F., 6055-6056; R.A.F.S., 6680; App. IX, 34; B.D.A., 9224-9225; Cov. I.C., 12,242-12,258; App. XXXIII, 12-13, 30.
- Suggested abolition of, L.C.M.P.A.S., App. XI, 27; *Gordon*, 7452, 7725, 7766-7768, 7775-7785; App. XIII, 21-22; *Roberts*, 16,120; S.M.O.H., 16,941, 17,100-17,101; App. LVI, 7; T.U.A.S., 22,078-22,079; App. XCII, 152-153; *Glyn-Jones*, 24,401-24,451; App. CVI.
- Method of election, *Gordon*, 7769-7773; F.C.A.I.C., App. XXXVI, 5-6.
- Relations with doctors, Cov. I.C., 12,276; Ches. I.C., 12,459.
- Health propaganda work, M. of H., App. I, C, 177, 180-181; *Jeffrey*, 1967, 1979; S.B.H. App. II, C, 44; Cov. I.C., 12,295; App. XXXIII, 18; Ches. I.C., App. XXXIV, A, 143; Leic. I.C., 12,666-12,695; App. XXXV, 1-33; F.C.A.I.C., 12,744-12,763; App. XXXVI, 181-182, 188, 211; S.A.I.C., App. XXXVII, 86-89; A.W.I.C., 13,221-13,232; App. XXXVIII, 5; *Roberts*, 16,120-16,121; App. LI, 14 (4); S.M.O.H., 16,941-16,945, 17,104-17,108; App. LVI, 13; G.C.P.C., 18,771; T.U.A.S., App. XCII, 156; *Brock*, 23,976, 23,979-23,980; *Glyn-Jones*, 24,401, 24,407-24,411.
- Efficiency of, Cov. I.C., 12,338-12,341; Ches. I.C., 12,454; App. XXXIV, B, 50; N.F.E.A.S., 13,558-13,559; M.P.U., App. XLVIII, 21; S.M.O.H., 16,941-16,945; App. LVI, 7, 13; R.P.U., 18,091; App. LXV, 82; *Brock*, 23,974; *Glyn-Jones*, 24,420.
- Degree of interest by members, Cov. I.C., 12,259-12,265, 12,275; App. XXXIII, 6; Ches. I.C., 12,455; Leic. I.C., 12,663; F.C.A.I.C., 12,963-12,968; N.F.E.A.S., 13,555-13,558; S.A.I.C., App. XXXVII, 7; L.I.C., 22,944-22,947, 23,182-23,186.

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- Representation of, in negotiations with doctors, F.C.A.I.C., 12,706, 12,849-12,852; App. XXXVI, 31.
- Suggested use of medical records by, F.C.A.I.C., 12,731-12,743, 12,827-12,831, 12,864-12,879; App. XXXVI, 58; S.A.I.C., App. XXXVII, 31, 93.
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- Delegation of powers to sub-committees, M. of H., App. I, C, 4; F.C.A.I.C., 12,980-12,985.
- Representation of and relations with insured persons, F.C.A.I.C., 13,133-13,138; S.A.I.C., 13,153; *Roberts*, 16,120, 16,128; App. LI, 8.
- Suggested representation on Public Health Authorities, O.S.T., App. LXXXIX, 82.
- Overlapping with local authorities, A.W.I.C., 13,233-13,240, 13,268-13,270; *Glyn-Jones*, 24,425-24,428.
- Appointment and functions of sub-committees, M. of H., App. I, C, 4; F.C.A.I.C., App. XXXVI, 7-12; S.A.I.C., App. XXXVII, 4-9; L.I.C., App. XCVIII, 8; S.B.H., App. II, C, 2.
- Suggested reduction of number of, S.I.W., App. XLVI, 22.
- Reports on health of local population, M. of H., App. I, C, 177, 179.
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- ADMINISTRATION COSTS AND ALLOWANCES:
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- Distribution of Central Administration Pool, *Brock*, 969-972; M. of H., App. I, C, 22, 27-28, D, 26; S.B.H., App. II, C, 6.
- Adequacy of allowance, S.A.I.C., 13,166-13,168; App. XXXVII, 90.
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- Representation of insured persons, *Brock*, 956-959; N.C.I.A.A.S., 5450-5451; F.C.A.I.C., 13,133-13,138; S.A.I.C., 13,153; *Roberts*, 16,120; S.M.O.H., 16,941; L.I.C., 22,919-22,924, 23,182-23,186; J.C.I.W.O., 23,043; *Glyn-Jones*, App. OVI, 24-25.

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- Representation of doctors, *Smith Whitaker*, 978-980; L.I.C., 22,957-22,968; D.A.F.S., App. OXV, 12.
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- Suggested representation of Guardians, A.P.L.U., 21,682-21,684; App. XC, 27.
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- Appointment and purpose of, M. of H., App. I, C, 40-41.
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- Appointment of neutral chairman, *Brock*, 918.
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- Number of cases dealt with, *Leishman*, *Wight*, 2013-2016; F.C.A.I.C., 12,944-12,949; L.I.C., App. XCVIII, 31.
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- Time taken in dealing with complaints, N.F.R.A.S., 11,423-11,435.
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- Suggested power of Minister to appoint a Committee or a chairman in special cases, F.C.A.I.C., 12,781-12,790, 12,857-12,863; App. XXXVI, 113-114.
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- Suggested power to obtain evidence on oath in England, F.C.A.I.C., 12,791-12,792; App. XXXVI, 120; L.I.C., 22,863, 22,916-22,918; App. XCVIII, 36-37.
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- Suggested reference of complaints direct to Minister from Sub-Committee, *Glyn-Jones*, 24,505.
- Suggested new machinery for dealing with complaints, B.M.A., 15,219-15,220, 15,226, 15,292-15,296; App. XLVII, 41-42; M.P.U., 15,504-15,510, 15,519-15,627, 15,682-15,712; App. XLVIII, 43, 47; *Pring and Moore*, App. CXXXI, 6.
- Usefulness and efficiency, L.I.C., 22,861-22,863; App. XCVIII, 30; *Glyn-Jones*, 24,505-24,506.
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- Investable balances determined half-yearly, *Strohmenger*, 2242-2243.
- Suggested earlier release of portion of investable sums, H. of O., App. IV, 317-319.
- Method of dealing with investable sums, *Strohmenger*, 2244; A.O.F., 4379; M. of H., App. I, D, 17.
- Alternative methods of, open to Societies, *Strohmenger*, 2244; M. of H., App. I, D, 17.
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- Arrangements for crediting interest to Societies, *Strohmenger*, 2247; M. of H., App. I, D, 8; 56 (b).
- Depreciation of, *Strohmenger*, 2247-2273, 2410, 2418; H. of O., 3667-3671, 3704-3708; O.S.T., 21,416-21,419.
- Equalisation of rate of interest, *Strohmenger*, 2255-2273.
- Interest is free of Income Tax, *Strohmenger*, 2419.
- Suggested extension of Societies' powers, H. of O., App. IV, 307-319; L.C.M.P.A.S., App. XI, 31-34; N.F.E.A.S., 13,464; App. XL, 34.
- Arrangements satisfactory to Societies, O.S.T., 21,414-21,415.
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- Societies may invest in trustee securities, *Strohmenger*, 2244, 2400-2405.
- Amount of, *Strohmenger*, 2245; A.O.F., 4376-4378; S.B.H., App. II, B, 27.
- Disposal of interest on, *Strohmenger*, 2277-2278, 2333-2341; M. of H., App. I, D, 56 (b); H. of O., 3592-3593.
- Use by Societies of power to invest, *Strohmenger*, 2406-2410; M. of H., App. I, D, 56 (b).
- Ascertainment of sums available for, M. of H., App. I, D, 10, 17.
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- Possible depreciation of, H. of O., 3667-3671, 3704-3708; O.S.T., 21,416-21,419.  
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- Minister may make investments for Societies, *Strohmenger*, 2244; M. of H., App. I, D, 56 (e).  
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## SCOPE—cont.

- Inclusion of Institutional treatment, N.I.B.S., 9173; B.M.A., 15,057-15,060; App. XLVII, 32; B.H.A., 17,137, 17,150, 17,201-17,204; S.J.H.C., 17,306, 17,309; M.H., 17,394-17,396, 17,477-17,481; *Leishman*, 24,328-24,333, 24,347-24,367; C.A.F.S., App. CXIV, 10.
- Extension of, in conjunction with local Councils, under Section 85 of the Act, Cov. I.C., 12,313-12,314; App. XXXIII, 31.
- Use of Regional Medical Staff to determine questions of, F.C.A.I.C., 12,935-12,936.
- Liberal interpretation of scope by some doctors, F.C.A.I.C., App. XXXVI, 46; S.A.I.C., 13,156; A.W.I.C., 13,210.
- Variation in scope with different doctors, L.I.C., 22,845, 22,871, 22,901-22,904.
- Suggested preventive system of supervision of health conditions in factories by insurance doctors, including periodical examination of workers, *Legge*, 13,742-13,953; App. XLII.
- Unsatisfactory definition of scope, M.P.U., App. XLVIII, 63-66; N.M.U., 15,788-15,789; App. XLIX, 20 (17).
- Suggested annual medical inspection of insured persons, M.H., 17,400-17,404; App. LIX, 10-12.
- Order of extension desirable, *Leishman*, 24,332.

## SPECIALIST AND CONSULTANT SERVICES:

- Reasons for non-inclusion in original scheme, *Brock*, *Smith Whitaker*, 1003-1004.
- Criticism arising from non-provision, *Brock*, *Smith Whitaker*, 1080-1083.
- Availability of certain minor forms of, *Brock*, 1084-1089, 1115.
- Remuneration of specialists, B.M.A., App. XLVII, 56; J.C.I.W.O., 23,033; *Smith Whitaker*, 23,843-23,846.
- Need for provision of diagnostic facilities, O.S.T., App. LXXXIX, 54-58.
- Possibility of providing one specialist in each area, *Brock*, 1115-1124, 1190-1192.
- Suggested provision out of Societies' surpluses, H. of O., 3544-3548, 3600-3601; App. IV, 250-254.
- Suggested provision out of capitation fees of persons not choosing doctor, A.A.S., 14,264; App. XLV, 4.
- Suggested extension of medical benefit, A.O.F., 4113-4115, 4169-4170; App. V, 37-44; M.U.O.F., 5790-5792; App. VII, 59-61; I.O.R., 6106, 6308-6309, 6360-6363; App. VIII, 26; R.A.F.S., App. IX, 31; J.C.A.S., 8723; N.C.F.S., 10,893-10,896, 10,913-10,919; App. XXVI, 22; F.C.A.I.C., 13,044-13,048, 13,063-13,069; App. XXXVI, 224, 230-231; S.A.I.C., App. XXXVII, 91; S.I.W., App. XLVI, 18; B.M.A., 14,972-14,973, 15,003-15,004, 15,008-15,009; App. XLVII, 19, 24-27; *Asher*, 19,044-19,049; App. LXX, 18-19; *Cohen*, App. LXXVI, 6; S.C.F.S., App. LXXVIII, 6; E.L.F.S.C., 20,694-20,697; App. LXXXI, 4; O.S.T., 21,424-21,426, 21,545-21,554; App. LXXXIX, 44-58; T.U.A.S., 22,052, 22,136-22,140; App. XCII, 83, 103-105; L.I.C., 23,031; *Brock*, 23,830; *Smith Whitaker*, 24,024; *Leishman*, 24,328-24,333; S.B.H., App. CV, 45-49; D.A.F.S., App. CXV, 10.
- Administration in conjunction with voluntary hospitals, M.U.O.F., 5830-5834.
- Administration by Insurance Committees, H. of O., 3544-3545; M.U.O.F., 5792; O.S.T., 21,426; *Glyn-Jones*, App. CVI, 18-19.
- Availability to all insured persons, by partial pooling of surpluses, H. of O., 3548-3548, 3600-3601.
- Increase of contribution to meet cost, A.O.F., 4216-4218, 4247-4251; M.U.O.F., 5790; Ches. I.C., App. XXXIV, B, 1-6.
- Suggested levying of local rate for, *Asher*, 19,044-19,049; App. LXX, 10, 19.

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## SPECIALIST AND CONSULTANT SERVICES—cont.

- Extended use of tuberculosis clinics, hospitals, &c., A.O.F., 4261-4264; *Smith Whitaker*, 23,833-23,839, 23,841-23,842; App. CIII; *Leishman*, 24,338.
- Administration in rural areas, B.M.A., 15,334.
- Difficulties in the way of inclusion, N.C.I.A.A.S., 5120.
- Provision from funds outside N.H.I., N.C.I.A.A.S., 5159, 5225.
- Existing facilities for, through general institutions, &c., I.O.R., 6364-6368; Ches. I.C., 12,615; App. XXXIV, B, 1-4; S.M.O.H., 16,994; O.S.T., 21,549-21,554; *Glyn-Jones*, 24,469-24,478.
- Formation of clinics for provision of all services, I.O.R., 6375-6381; B.M.A., App. XLVII, 25-27; S.M.O.H., 17,123-17,126; *Brock*, 23,830; *Smith Whitaker*, 24,021-24,023.
- Use of Regional medical staff as nucleus for, Ches. I.C., 12,614; App. XXXIV, B, 1.
- Some insurance doctors capable of providing, Ches. I.C., 12,615; App. XXXIV, B, 1-2; O.S.T., 21,594-21,605; App. LXXXIX, 41-43; L.I.C., 22,845-22,850.
- Recruitment of specialists from general practitioners, M.P.U., 15,500, 15,512-15,518; App. XLVIII, 39; *Edwards*, 16,316-16,333.
- Provision to persons with incomes exceeding £250, T.U.A.S., 21,935-21,938; App. XCII, 102; *Kinnear*, 23,682-23,686; *Leishman*, 24,337-24,340; *Glyn-Jones*, 24,452-24,458, 24,479-24,481, 24,523-24,532.
- Cost of the service, *Brock*, 23,830-23,832; *Smith Whitaker*, 24,013-24,020; *Leishman*, 24,334-24,335.
- Nature of arrangements for, *Brock*, 23,830, 24,021-24,023.
- Co-operation between consultants and doctors, *Smith Whitaker*, 23,835.
- Provision of new dispensaries, *Smith Whitaker*, 23,836.
- Percentage of demand for, *Smith Whitaker*, 24,013; S.B.H., App. CV, 46.
- Relative importance in order of priority, *Leishman*, 24,376-24,381.
- Scope and organisation of the Service, M. of H., App. CIII; S.B.H., App. CV, 49.
- Administration by Health Committees of Local Authorities, *Glyn-Jones*, 24,447-24,451; App. CVI, 18-23.
- Future developments of medical service, *Glyn-Jones*, 24,452-24,458, 24,463-24,464, 24,523-24,532.
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- Definition of "Temporary Resident," M. of H., App. I, C, 120.
- Payments to Committees in respect of, M. of H., App. I, C, 121, 125.
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- Payments to doctors in respect of, Distn. Cttee., App. OX (Appendix).

## VOLUNTARY CONTRIBUTORS:

- Suggested provision of, regardless of income, R.A.F.S., 6565, 6608-6609; App. IX, 25.
- Objections to providing to voluntary contributors over £250, J.C.A.S., App. XIV, 2.

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- Desirability of providing, *Brock*, 1248; *Leishman*, 2030-2035; I.O.R., 6310; App. VIII, 30; *Gordon*, 7844; App. XIII, 44-45, 56; N.C.F.S., 10,913-10,917; App. XXVI, 23; Cov. I.C., 12,299-12,300, 12,441-12,442; App. XXXIII, 27; Ches. I.C., 12,628-12,630; App. XXXIV, B, 21-24; F.C.A.I.C., 13,026, 13,039, 13,128-13,132; App. XXXVI, 224, 241; S.A.I.C., App. XXXVII, 91; A.W.I.C., App. XXXVIII, 13; L.O.A.S., 14,124, 14,130-14,132, 14,242-14,246; App. XLIV, 35; S.I.W., 14,536-14,540, 14,586-14,589; App.

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- XLVI, 20; B.M.A., 14,843-14,876, 14,911-14,913; App. XLVII, 13-15; *Roberts*, 16,116, 16,118; App. LI, 14 (2); *Edwards*, 16,221; App. LII, 10 (1), R.P.U., 18,125, 18,139-18,142; App. LXV, 69-71, 75-78; *Asher*, 19,034-19,041; App. LXX, 9; G.C.P.C., 18,886-18,887; *Cohen*, App. LXXVI, 6-7; S.C.F.S., 20,120-20,131; App. LXXVIII, 1, 6; T.U.A.S., 22,052; App. XCII, 100, 102; L.I.C., 22,941-22,943; App. XCVIII, 63; J.C.I.W.O., 23,027, 23,031, 23,059-23,064; App. C, 10-11, 28; P.C.A., App. CXI, 17-56; C.A.F.S., App. CXIV, 10; D.A.F.S., App. CXV, 15.
- Increase of contribution to provide, H. of O., 2553-2561, 2565-2566, 2646-2649, 2657-2659, 2685-2691, 2729-2746; App. IV, 13-51; J.C.A.S., 8173-8178, N.C.F.S., 10,873-10,878; N.F.R.A.S., 11,626-11,627; Ches. I.C., 12,628-12,630; App. XXXIV B, 23, 35; F.C.A.I.C., 13,129-13,132; S.I.W., 14,586-14,589; S.C.F.S., 20,122-20,131; P.C.A., App. CXI, 18, 33; D.A.F.S., App. CXV, 15.
- Provision out of surpluses, H. of O., 2555-2556, 2586-2593, 2630; App. IV, 43-44.
- Cost of, H. of O., 2555-2557, 2576, 2598-2605, 2631-2647, 2710-2711; App. IV, 42; Ches. I.C., 12,626-12,630; App. XXXIV B, 22, 31-35; R.P.U., 18,125; S.C.F.S., 20,121-20,123; T.U.A.S., App. XCII, 103-104; S.E.C., 23,010-23,012, 23,019-23,023; App. XCIX, 6-7.
- Possible objections to, by medical profession, H. of O., 2562-2563; A.O.F., 4211-4212; J.C.A.S., App. XIV, 39-42.
- Possible objections to, by insured population, H. of O., 2564-2566.
- Difficulty of providing as an additional benefit, H. of O., 2567; App. IV, 37-38.
- Impracticability of collecting contribution from dependants, H. of O., 2568; M.P.U., App. XLVIII, 15.
- Determination of question of dependency, H. of O., 2569-2570; M.P.U., App. XLVIII, 10.
- Suggested application of Exempt Persons' Fund to, H. of O., 2571-2575.
- Doctors' rate of remuneration for, H. of O., 2577-2579, 2598, 2650, 2692-2703, 2754-2757.
- Number of persons affected, H. of O., 2576, 2580-2581; Ches. I.C., App. XXXIV B, 24-27.
- Exclusion of dependants of non-manual workers over £250 per annum, H. of O., 2612-2619.
- Increase of contribution of persons without dependants, H. of O., 2564-2566, 2620-2629; *Asher*, 19,034-19,043; S.C.F.S., 20,124-20,131.
- Provision of drugs, H. of O., 2641-2643, 2711-2722.
- Administration by Insurance Committees, H. of O., 2655, 2660-2664, 2674.
- Effect of arrears on, H. of O., 2665-2667.
- Administration as Public Health Service, H. of O., 2668-2683, 2747-2753, 2760-2774, 2777-2785, 2790-2800; S.M.O.H., 16,951, 17,094-17,096; *Brock*, 23,847, 23,992.
- Evidence as to need for, H. of O., 2723-2728; J.C.A.S., 8020, 8045, 8119, 8731, 8761-8774.
- Difficulties of administration of, A.O.F., 4211-4213, 4231-4233; M.P.U., App. XLVIII, 9-11, 23.
- Suggested provision to uninsured wife of insured person, N.C.I.A.A.S., 5118-5119.
- Objections to, and difficulties of providing, J.C.A.S., 8016-8025, 8042-8056, 8166-8169, 8180-8186; App. XIV, 1, 38-43; N.F.R.A.S., 11,560-11,569; App. XXIX, 5.
- Existing provisions for treatment of wives and children, J.C.A.S., 8017-8019, 8022, 8057-8062; N.F.R.A.S., 11,565-11,569, 11,618-11,625; Ches. I.C., App. XXXIV B, 28-30.
- Increase in number of attendances under contract system, J.C.A.S., 8042-8043, 8105, 8123-8131, 8193, 8731, 8761-8774; App. XIV, 41.
- Financial practicability of, J.C.A.S., 8044, 8054-8056, 8166-8168, 8180-8184; App. XIV, 43.

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- Sufficiency of skilled medical practitioners for, J.C.A.S., 8042-8043, 8105-8107, 8123.
- Use of approved institutions for, F.S.M.O.U., 16,551.
- Extension of system of clinics, F.S.M.O.U., 16,574-16,579.

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- Preparation and issue of, *Brock*, 941-950; M. of H., App. I C, 148-149.
- Suggestion that first card should be issued by society, I.O.R., App. VIII, 39; G.C.A.S., 8607; App. XVII, 8.

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#### Medical Records:

- Explanation and use of, M. of H., App. I, C, 71-80; S.B.H., App. II, C, 13.
- Utility of, *Brock*, 1214-1217; *Smith Whitaker*, 1287-1288; Ches. I.C., App. XXXIV, A, 144-147; F.C.A.I.C., App. XXXVI, 58; B.M.A., 14,756-14,759, 14,945-14,948; App. XLVII, 6; M.P.U., App. XLVIII, 48; *Roberts*, 16,113-16,115, 16,129-16,132; App. LI, 13.
- Inspection by Regional Medical Staff, M. of H., App. I, C, 175.
- Attitude of doctors towards, *Smith Whitaker*, 1282-1283, 1285.
- Improvement in keeping of, *Smith Whitaker*, 1239, 1284; F.C.A.I.C., 12,827-12,831.
- Availability to outside bodies, *Smith Whitaker*, 1243-1245.
- Transfer of, on change of doctor, M. of H., App. I, C, 79.
- Are only examined on occasions of Special Enquiry, *Smith Whitaker*, 1255-1257.
- Returned to Ministry on death or exit of member, *Smith Whitaker*, 1255, 1258.
- Uses to which the records have been applied, *Smith Whitaker*, 1286, 1288.
- All attendances and visits not now recorded, *Leishman*, 2073-2076.
- System in operation in Manchester and Salford, M. of H., App. I, C, 81.
- Modification of, to reduce clerical work, N.C.I.A.A.S., 5132-5146; M.P.U., App. XLVIII, 48.
- Suggested use of, by Insurance Committees, Ches. I.C., App. XXXIV, A, 149-152; F.C.A.I.C., 12,731-12,743, 12,827-12,831, 12,846-12,879; App. XXXVI, 58; S.A.I.C., App. XXXVII, 31, 93.
- Suggested extension of, to include records of tuberculous patients treated by outside bodies, F.C.A.I.C., App. XXXVI, 57.
- Degree of accuracy in keeping, B.M.A., 14,757-14,758, 14,945-14,948, 15,317-15,323.
- Confidential nature of, N.M.U., 15,790; App. XLIX, 20 (20).
- Suggested use in connection with excessive sickness, F.C.A.I.C., 12,731-12,743; App. XXXVI, 179-188; T.U.A.S., 22,056; App. XCII, 122; *Kinnear*, 24,232-24,234.

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- Employment of independent referees by Societies, S.M.F., 6690-6691, 6697-6706; S.B.H., App. II, C, 17.
- Objection to employment of, L.A.W., App. CXVIII, 4.

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- Compilation and use of, F.C.A.I.C., App. XXXVI, 141-145; S.A.I.C., App. XXXVII, 66-67.

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- Difficulties in connection with insurance of seamen, S.N.I.S., 11,907-11,909, 11,980; App. XXXI, 2; N.C.F.S., App. XXVI, 18; N.S.F.U., 14,009-14,024; App. XLIII, 9-12.
- Unsatisfactory working of stamp system for payment of contributions of seamen, S.N.I.S., 11,911-11,914, 11,934-11,937, 11,943-11,949, 12,021-12,046; App. XXXI, 12-15, 18.
- Loss of contributions under present system of collection, S.N.I.S., 11,915, 11,958-11,960, 11,997-12,008, 12,021-12,046, 12,057-12,058, 12,140-12,146; App. XXXI, 14, 33-42; N.S.F.U., 13,975-13,976, 13,981-13,985, 14,032-14,036; App. XLIII, 14-17; *Kinnear*, 23,767.
- Seamen's contributions not earmarked for their benefits, S.N.I.S., 11,916, 11,930; App. XXXI, 16-23.
- Title to benefits while abroad, M. of H., App. I, A, 89.
- Possibility of grouping in one Society, S.N.I.S., 11,917-11,929, 11,950-11,957, 12,014-12,020, 12,047-12,050, 12,059, 12,095-12,097; App. XXXI, 21, 39; N.S.F.U., 13,989, 14,025-14,027; App. XLIII, 23; *Kinnear*, 23,769.
- Suggested retention of free choice of Society by seamen, N.C.F.S., App. XXVI, 18.
- Suggested collection of contributions on a schedule system, S.N.I.S., 12,060-12,064, 12,066-12,071, 12,086-12,089, 12,146-12,165; App. XXXI, 40-42; N.S.F.U., 13,977-13,985, 14,037-14,040; App. XLIII, 16; *Kinnear*, 23,767-23,770.
- Difficulty of S.N.I.S. in ascertaining membership, S.N.I.S., 11,931-11,940, 11,961-11,979, 12,008-12,013, 12,134-12,139; App. XXXI, 26.
- Collection of contributions of, M. of H., App. I, A, 48-54.
- Number of insurable seamen, S.N.I.S., 11,931-11,993, 12,058; App. XXXI, 3-8; N.S.F.U., 14,028-14,031.
- Exception from insurance of certain seamen, M. of H., App. I, A, 4.
- Suggested increase of administration allowance in respect of seamen, S.N.I.S., 12,065, 12,072-12,085; App. XXXI, 43; N.S.F.U., 13,991-13,994, 14,006-14,008; App. XLIII, 26.
- Arrears concessions applicable to, M. of H., App. I, A, 107; N.S.F.U., 13,973.
- Formation of special Society for (Section 64), N.S.F.U., App. XLIII, 20-22.
- Special provisions relating to seamen, N.S.F.U., 13,973; App. XLIII, 8-13.
- Need for special "voyage" card, N.S.F.U., 13,974.
- Satisfactory arrangements for medical benefit of, N.S.F.U. 13,986-13,988, 13,995-14,001, 14,053-14,058, App. XLIII, 21; G.C.P.C., App. LXIX, 27.
- Payment of benefit to dependants—evidence of incapacity, N.S.F.U., App. XLIII, 18-19.
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- Extent to which employed, *Kinnear*, 356; N.C.I.A.A.S., 5116.
- Increase of fees by, H. of O., 3540-3543; S.M.F., 6695, 6716-6718, 6893-6907; App. X, 6; *Broadbent*, 10,078, 10,170-10,177; N.F.R.A.S., 11,468-11,476; I.M.I., 19,665; J.C.I.W.O., 23,161-23,165.
- Elimination of, not desirable, N.C.I.A.A.S., 5128-5131, 5169-5170.
- Proposal to fix fees of, N.C.I.A.A.S., 5165-5174; N.F.R.A.S., 11,477-11,487.
- Efficiency of, N.C.I.A.A.S., 5182-5188; *Broadbent*, 10,077-10,078; B.M.A., 15,018, 15,063-15,071, 15,130 - 15,139; M.P.U., 15,644 - 15,645; J.C.I.W.O., 23,115-23,116.
- "Covering" of untrained midwives, I.M.I., 19,662-19,663.
- Proportion of confinements attended by, I.M.I., 19,665.
- Suggested payment of fees by A.S. out of maternity benefit, I.M.I., 19,668; App. LXXV, 4.

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- Ante-natal treatment by, I.M.I., 19,669-19,677.
- Midwifery service under local health authorities, I.M.I., 19,781-19,790.
- Maternity nursing by untrained women, I.M.I., 19,657-19,665; App. LXXV, 3.
- Recognition of, in any organised maternity service, *Brock*, 23,893.

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- Large increase in, since 1913, *Brock*, 1463.
- Typical increases of, in terms of capitation fee, *Brock*, 1464.
- Difficulties of equitable distribution of Central Mileage Fund, *Brock*, 1465; *Jeffrey*, 2116; Distn. Cttee., App. CX, 13-17 (Appendix).
- No special State grant for, *Brock*, 1466.
- Annual cost of, *Brock*, 1467.
- Annual cost per insured person (Scotland), *Jeffrey*, 2117.
- Apply only to rural areas, *Brock*, 1489.
- Limits beyond which allowed, *Brock*, *Smith Whitaker*, 1483-1489.
- Allocation of Mileage Fund in England and Wales, *Brock*, 1503-1505; M. of H., App. I, D, 26; W.B.H., App. III, C, 14.
- Basis of distribution of Central Mileage Fund, *Brock*, 1510-1521; M. of H., App. I, C, 166-169; S.A.I.C., 13,206-13,208; Distn. Cttee., App. CX, 10-17 (Appendix).
- Effect of, on numbers of country practices, *Brock*, 1516-1517.
- System of estimating mileage, *Brock*, *Smith Whitaker*, 1518-1521.
- Suggested revision of, N.F.R.A.S., App. XXIX, 13; F.C.A.I.C., 12,775-12,776; App. XXXVI, 91.
- Formation and distribution of Special Mileage Fund, M. of H., App. I, C, 163-165; Distn. Cttee., App. CX (Appendix).
- Suggested increase of special mileage grants in Scotland, S.A.I.C., 13,157-13,160; App. XXXVII, 43-46.
- Relative value to town and country practices, F.C.A.I.C., App. XXXVI, 77-82.
- Adequacy of, *Asher*, 18,981-18,982.
- Lowlands of Scotland Mileage Fund, *Jeffrey*, 2115-2118; S.B.H., App. II, C, 25, Table 10.

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- General supervision of scheme of N.H.I., *Kinnear*, 3.
- Divisions of Insurance Department, *Kinnear*, 10.
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- Officially recognised for purposes of negotiation, M. of H., App. I, C, 16.

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- Separate fund for each country, *Kinnear*, 82-86; *Strohmenger*, 2129; M. of H., App. I, D, 1; H. of O., 3461.
- Constitution of, M. of H., App. I, D, 1.
- Amounts paid into English fund, years 1921-24, *Kinnear*, 216.
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- Disposal of all moneys in, fixed by Statute, *Strohmenger*, 2134-2135.
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  - Importance of after-care, L.C.C., 20,935-20,937, 21,048-21,050.
  - Suggested special grants from Insurance Funds, L.C.C., 20,944-20,950, 21,010-21,022; App. LXXXIV, 2-3, 23-29.
  - Employment of convalescents, L.C.C., 20,951-20,952, 20,965-21,002; App. LXXXIV, 20-30; J.T.C., 22,194-22,200, 22,205-22,218, 22,221-22,234, 22,241-22,246, 22,249-22,250.
  - Extension of title to sickness benefit of tuberculous persons, L.C.C., 20,953-20,955; App. LXXXIV, 2-3, 31-33; J.T.C., 22,191-22,193, 22,247-22,248; App. XCIII, 11.
  - Suggested provision out of A.S. surpluses, L.C.C., 20,962-20,964; App. LXXXIV, 2-3, 36-37.
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  - Effect of, on sickness rate, N.C.I.A.A.S., 4964-4977; S.M.F., 6693; App. X, 5; N.A.A.S., 10,827-10,834; N.F.E.A.S., 13,506; *Henry*, App. LXXXVII, 11; O.S.T., App. LXXXIX, 35-40.
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  - Alleviation of, by reducing contribution, N.C.E.O., 24,543-24,548, 24,575-24,584, 24,593-24,634, 24,704-24,724, 24,730-24,771, 24,791-24,813; App. CVII.
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 Suggested inclusion in comprehensive scheme of National Health Insurance, *Cohen*, 19,818-19,819, 19,865-19,868; App. LXXVI, 6, 13-14, 17; *Kinnear*, 23,461, 23,463-23,479.  
 Loss of compensation owing to failure to give notice of accident to employer, S.M.F., 6742-6743, 6765-6778.  
 Advances of benefit by Societies, M. of H., App. I, A, 72; N.A.A.S., 10,402-10,403.  
 Suggested assistance of Societies by Regional Medical Staff, A.A.S., App. XLV, 24.  
 Compulsory accident insurance by employers, T.U.A.S., 22,182-22,183; App. XCII, 117-119.  
 Suggested repeal of Section 16 (1) (c) of the N.H.I. Act, *Kinnear*, 23,462.

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