



graphic: Peter Veres

62 Year Delay for National Medical Insurance— So Far

On September 6, 1945, Harry S. Truman, then President of the United States, announced to Congress that he would be submitting a national health program proposal. On November 19, 1945, he sent a message to Congress recommending national compulsory health insurance. “All citizens would be able to get medical and hospital service regardless of ability to pay.” The system would be paid for by pay-

roll deductions and general revenues, but the medical services themselves would be “decentralized and completely under local jurisdiction.”

Patients would be free to choose their own doctors; but no doctor would be forced to accept any particular patient. The plan also provided insurance for loss of wages caused by sickness or disability. It provided for federal aid to medical schools and medical research. And it would have provided funds for building hospitals and clinics.

Truman characterized his plan as a national health insurance plan. He tried to differentiate it from “socialized medicine” where the government would actually employ all health workers.

Much of his proposed plan was written into the Wagner-Murray-Dingell bill. During consideration of this bill in 1946, opposition mounted “from the traditional foes of progressive government and the hierarchy of organized medicine in the United States.” In particular, the A.M.A. (American Medical Association) opposed the plan.

Truman states (in his *Memoirs*) that the Wagner-Murray-Dingell bill was “killed in the second session of the Seventy-ninth Congress.” Truman continued to urge the issue upon Congress, and had a comprehensive study made. He showed his program “would save a great deal more than it would cost. Already four per cent of the national income was being spent for health care.” Congress did not act. In 1951, as a lame duck, he created the President’s Commission on the Health Needs of the Nation, which in December 1952 issued a report, “Building America’s Health.”

This new report backed off from full national health insurance, but recommended: “A broad extension of prepayment plans; Federal grants-in-aid, which would be matched by the states, to bolster prepayment insurance plans; Creation of a post of Health and Security in the Cabinet; a permanent committee in Congress on health; and federal grants for medical education, research, and hospital construction.”

Truman later wrote: “Democracy thrives on debate and political differences. But I had no patience with the reactionary selfish people and politicians who fought year after year every proposal we made to improve the people’s health. I have had some bitter disappointments as President, but the one that has troubled me most, in a personal way, has been the failure to defeat the organized opposition to a national compulsory health-insurance program . . . The vast majority of the people have no such organized voice speaking for them.”

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