STATE LEGISLATION FOR CASH SICKNESS
BENEFITS*

NEED FOR SICKNESS BENEFITS AND EXISTING PROVISIONS AND
PROPOSALS FOR MEETING IT

Falk, I. S. Security against sickness, a study of health insurance. New
York: Doubleday, Doran & Company, Inc. 1936. 423 pp. Out of
print.

A basic study especially useful for its survey of experience in several
European countries. Of particular interest is Chapter XIII, "Some
conclusions from health and sickness insurance in foreign countries"
(pp. 267-280), in which the role of cash benefits is related to the
health insurance system.

Federal Security Agency, Social Security Administration, Bureau of
Research and Statistics and Bureau of Employment Security (Wash-
ington 25, D.C.). Temporary disability insurance coordinated with

A guide to state agencies concerned with drafting legislation for cash
sickness benefits under the 1946 amendments in the Social Security
Act permitting the use of employee contributions to unemployment
insurance to finance such benefits. Will be available from the Social
Security Administration early in 1947.

—Social Security Board, Bureau of Research and Statistics. Mem-
orandum No. 61. Disability among gainfully occupied persons.
60 pp. Distribution limited.

An introduction to available statistics on disability, both temporary
and permanent, their use and interpretation.

—Report No. 6. Cash benefits under voluntary disability insur-
ance in the United States. By Elizabeth L. Oney. Washington 25,

Examines the extent to which the costs of sickness and disabling
accidents not connected with employment hazards are covered by vol-
untary insurance providing cash benefits.

Stucke, Adela. "Notes on compulsory sickness insurance legislation in
the states, 1939-44." Public Health Reports (Government Printing

*Items from this list should be ordered directly from the publisher. Addresses are
given in connection with each reference.
A survey of bills introduced into state legislatures and their final disposition. Also summarizes legislative trends during the period covered.

REPORTS OF STATE AGENCIES AND INFORMATION ABOUT STATE PROGRAMS
Pages 84-91 of this comprehensive study of the California Unemployment Insurance Act deal with the problem of temporary disability insurance. The Committee advocated the adoption of such a program in connection with unemployment insurance and made specific recommendations as to its nature.

Describes the main features of the disability insurance program as adopted by the California State Legislature in 1946. One of the most important differences between this law and the Rhode Island law is the provision permitting employers to operate company disability benefit plans within the state program providing they meet certain specified conditions.

The Council recommended "continued study of the subject matter into more normal times" on the grounds that "too many unknown factors present themselves in these abnormal times to permit safe judgments. . . ." The report summarizes opinions stated at hearings held before the Council, reports on the extent of coverage under voluntary plans in Massachusetts, and gives a brief account of recent developments and trends.


—Supplemental report. 1943. 30 pp. On request.
These reports give the Commission’s findings on temporary disability experience among New Hampshire workers covered by unemployment insurance, estimates of costs of providing cash sickness benefits, suggestions for combining the administration of such benefits with the administration of the unemployment insurance benefits, and a draft bill recommended for favorable consideration by the state legislature when Congress should "provide by law for either a definite
agreement to allow complete cooperation between the two systems or for the total administrative financing of the new program by the Federal Government."


A report to the State Legislature on the desirability and feasibility of government action to provide protection against wage loss due to illness. The Commission opposed a publicly operated plan and recommended the establishment, in its stead, of a publicly supervised system of minimum standard benefits based on joint contributions of employers and employees, the financing to be meshed with unemployment insurance contributions. The draft bill submitted to the legislature includes provisions for protection of employees who become ill during periods of unemployment and for 31 days following transfer to a new employer.


The first of these two articles gives a full report of operations under the law during the first year and a half of its existence. It also discusses problems which arose in the administration of the act as originally framed and enumerates solutions which had been suggested. The second article gives statistical data regarding the Cash Sickness Compensation Fund and discusses the amendments which were made in the Act, effective July 1, 1946. These included increase in the contribution rate of 1/2 percent, limitation of pregnancy benefits to 15 weeks, elimination of retired workers and those receiving workmen's compensation from benefits, and a clearer definition of sickness.


Comments by the Chairman of the Rhode Island Unemployment Compensation Board on the operation of the cash sickness insurance law and suggestions for its improvement.

Rhode Island Unemployment Compensation Board (130 W. Exchange St., Providence, R.I.). *Operations of the Rhode Island Cash Sickness Compensation Act.* An address by Charles F. Burke, Director,

* A proposal for compulsory private plans meeting minimum standards was submitted in 1945, but is not available for distribution.
Employment Security-Central Office before the Tri-Regional Conference, New York City, March 1, 1944. 15 pp., tables, proc.

Discusses the problems which have arisen in administering the Act. Pertinent statistical data are appended.

Opinions of Various Groups


6 pp.

Argues for the principle of making temporary disability benefits equal to unemployment benefits, but points out the difficulties of securing such legislation under the present decentralized unemployment insurance system.


A discussion, presented to a meeting called by the New York State Employers Conference, of the major problems to be considered in drafting state laws. The author prefers joint contributions by employers and employees to benefit funds and suggests that "there is no single answer which would necessarily hold for every state. Rather the question should be resolved separately for each state in the light of all circumstances prevailing therein. Whichever way it is resolved in any state, and provided the first approach—monopolistic state fund—is eliminated, I am confident that the attendant problems can be satisfactorily solved."

The National Underwriter (175 W. Jackson Blvd., Chicago, Ill.), October 17, 1946. "Monopolistic state A. & H. plans are assailed; Milliman makes plea for place for private insurance." pp. 19, 22-23. 20 cents.

Report of a symposium on social security at the annual meeting of the Illinois Chamber of Commerce. Mr. W. A. Milliman, Second Vice President of the Equitable Society, stated the arguments against the Rhode Island type of legislation. At the same meeting Mr. George E. Bigge of the Social Security Administration presented the case for disability benefits within the present social insurance system.


States reasons for AFL opposition to state sickness benefit funds operated through private insurance companies.

Public Health Economics. Published monthly by the Bureau of Public Health Economics, School of Public Health, University of Michigan, Ann Arbor, Mich. $3.00 yearly.

Abstracts important statements of opinion in the whole field of public and private medical care and includes information regarding legislation, both national and state.