

The Commonwealth of Massachusetts

EXECUTIVE DEPARTMENT,
STATE HOUSE, BOSTON, July 21, 1949.

To the Honorable Senate and House of Representatives:

In my inaugural message to you I pointed out that Massachusetts by its workmen's compensation act protects the man who loses work as a result of an accidental injury or an occupational disease. Similarly, the state, by the payment of unemployment compensation benefits in accordance with the employment security law, insures the family of the breadwinner who loses his job due to its termination by a shut-down, a layoff or other economic causes beyond his control. However, the commonwealth has failed as yet to make any provision for protecting or insuring employees and their families against an equal if not greater hazard — that which arises from non-industrial injury and non-occupational sickness.

Consideration for the taxpayer compels us to recognize that this failure to protect workers against the impoverishment attendant upon prolonged illness is one of the principal sources for our welfare rolls.

Humanitarian concerns force us to acknowledge such failure as the cause of much needless anguish, worry and suffering.

Sound common-sense makes it manifest that in times of epidemics widespread sickness among the workers of one or more communities would seriously affect or even upset our economy.

With these considerations few will disagree. Nearly everyone is in favor of some system of health insurance or cash sickness benefits. It would relieve the burdens

now falling on the taxpayer by providing in advance for compulsory savings or contributions against the almost inevitable day of illness which awaits us all. Some such system would soften the pain of those afflicted and would relieve the worry of those who are dependent upon them. It would secure the savings of the thrifty and preserve the dignity of those whose modest means prove unequal to the task of paying the bills which sickness invariably brings. Finally, it would make more secure and stable the economic organization of the commonwealth itself.

However, the subject of cash sickness benefits and health insurance, while favored by most, is admittedly complex and far from being widely or thoroughly understood. Likewise, there is little agreement among its proponents as to how, when and under what circumstances it is to be established. Four of our sister states have adopted cash sickness benefits systems but no two of them closely correspond to or even resemble each other.

In response to my inaugural recommendation your Joint Committee on Labor and Industries reported a measure at which they worked long and diligently and which, had it been enacted, I should gladly have indorsed with my executive approval. Unfortunately, it failed by a few votes in the House of Representatives and never reached the Senate.

However, I recognize that its failure to meet with the approval of both of your honorable bodies arose in large measure from its complexity, from differences as to detail which are not beyond satisfactory adjustment and from the fact that the subject is as yet little understood by the general public.

To preserve the fruits of the long, arduous, devoted and able efforts which have been expended on the subject in this session; to work out at leisure the difficulties which prevented the enactment of the measure you recently considered; to devise legislation on which we can all be in substantial agreement; and to provide the public with the information which it ought to have on a matter of such paramount importance, I, therefore, now recom-

mend to you the enactment of a resolve establishing a recess commission to study and investigate health insurance and cash sickness benefits; to report the results of its investigation and study, and its recommendations together with drafts of legislation necessary to carry such recommendations into effect. I recommend that the commission be provided with adequate funds to carry out its mission and be required to make its report on or before December 15th, this year, so that your next annual session can make available cash sickness benefits or health insurance at the earliest possible moment.

PAUL A. DEVER,
Governor.

