Health Insurance For All Seen Near acted, Msgr. Murray said it will the plan, 40 per cent would

By LINDA B. MAJOR

Washington — (NC) — A cradle-to-grave health insurance plan for every American-rich or poor - will become reality within three to five years, according to Msgr. Harrold Murray, director of health affairs for the United States Catholic Conference (USCC).

There was a time when talk of federally-supported insur-ance generated shouts of alarm from physicians and others who charged that creeping socialism and government-directed medicine would result. But now, said Msgr. Murray, health insurance "is bound to come" in some form or another and "without too much opposition,"

More than half a dozen insurance plans have been proposed, he said, adding that the most recent was unveiled July 7 by a 100-member citizen's committee brought together by the late union leader Walter Reuther more than a year ago.

bring millions of Americans --at all economic levels — a better deal than they have now.

He gave this rundown of some of the proposed plans:

 Health Security Programas proposed by the committee of .100, would cover everyone, replacing most private health insurance, Medicare and other government personal care programs.

The monsignor, who maintains contact with committee member Bishop Raymond J. Gallagher, of Lafayette, Ind., pointed out the program would provide all necessary doctor services and all hospital, nursing home and home health services for up to 120 days for each illness. It would offer a wide range of mental health services with some limits on psychiatric consultations and hospital care, dental care and drug purchase. It also would

come from federal general tax revenues; 35 per cent from an employer payroll tax and 25 per cent from a tax on individual incomes up to \$15,000.

This money would go into a trust fund similar to the one set up for Social Security. But, while that money would pay Americans' doctor bills, the public would still have to pay about \$16 billion each year in direct health costs-mainly for adult dental bills, some drugs and custodial-type nursing home care.

• Medicredit - proposed by the American Medical Association as an alternative to compulsory health insurance for all persons under 65, except the military. Medicare would be retained. This plan, based on slid-ing federal tax credits, would pay up to 100 per cent of the cost of privately purchased health insurance or prepaid group health plan coverage. It

Under it, the government would issue tax credit certificates toward purchase of private health insurance policies. Credits would be based on tax liability, not gross or net income. Families paying less than \$300 tax would get a certificate good for 100 per cent of health insurance costs. Government help, would go down as ability to pay goes up.

• AFL-CIO Plan - would cover everyone and provide hospitalization, physician services in the office, home or hospital; extended care; custodial care, home health services, out-patient and in-patient psychiatric services, eye exams and prescriptions, plus physical examinations or multiphasic screening tests.

The cost would be borne one third each by the employe, employer and the federal government.



Rome — (NC) — Americans do not need a new ideology to meet the problems of our times, Henry Cabot Lodge told a congregation in Santa Susanna's church, the parish church for American Catholics living in Rome.

Lodge, special envoy of President Nixon to the Holy See, attended Mass in the church July 12 and spoke briefly to the congregation after the Last Blessing.

"We have the Constitution and the Declaration," and what is needed today is to live up to what we already have, said Lodge — an Episcopalian.

On the temporal side, he said, we have the inheritance of the Founding Fathers and on the spiritual side we have the teachings of the Christian religion.

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