

# The American Farm Family Is Now Enjoying the Conveniences and Benefits of Prepaid Hospital Care Through Blue Cross Hospital Service Plans

By **ELMO SCOTT WATSON**  
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THIS is the story of "the fastest growing movement in the country"—one that is adding to the health and peace of mind of millions of Americans. Seven years ago there were fewer than 600,000 of those Americans. Today there are more than 14,000,000—more than one-tenth of our whole population—and it's likely that by the end of the year that number will have risen to 18,000,000.

This movement is group hospital insurance which, under the stimulation of wartime conditions, has become a \$100,000,000 a year business. And, as the result of the Blue Cross Hospital Service plan, sponsored by the American Hospital association, Mr. John Q. Citizen, one of these 14,000,000, has the assurance that, should illness or accident make hospital care necessary for him or some member of his family, his pocket-book will not be suddenly and devastatingly depleted. And the peace of mind which comes from the assurance of that fact has been purchased by John Q. at an average cost of less than five cents a day!

However, the significant fact about this story for readers of this newspaper is that the group hospital service plan has spread to the rural areas of the nation and is rapidly becoming as common as it has been in metropolitan centers. Of course, it has always been true that farmers and members of their families get sick or have accidents just as do factory workers. The same is true of employees of business firms in villages and small towns. In fact, both classes need help and often are less able to pay hospital bills than are the middle class or low-income groups in the big cities. So there was quite as much reason for their having the benefit of low-cost planned and "prepaid" hospital care as for their city cousins having it. The principal reason why they didn't get it sooner lay in certain factors which are the very heart of the planned hospital care idea. Of those factors the word "group" is the key.

First of all, enrollment of members in such a plan has to be through groups and these groups have to be large enough so that, as in any insurance of this type, their members are "good risks." With the population so scattered in rural areas, it seemed that it would be almost impossible either to enroll people or to make collections from them. It seemed also that groups would be so small and so few that each subscriber would be in effect an "individual" subscriber, hence a hazardous risk. Then, too, it was believed that the people of rural America, especially farmers, are such individualists and independent thinkers that they could not be enrolled in hospitalization groups large enough to be self-sustaining.

### Comes the 'Blue Cross.'

For these, and other, reasons the earliest plans for hospital care were concentrated in the big cities where large industries, whose employees were numbered by the thousands, offered the best opportunity for handling such insurance on a group basis. Then came the organization of the Hospital Service Plan commission of the American Hospital association to sponsor the "Blue Cross" movement. "Blue Cross" is a general term which identifies the 77 group plans for hospital care which meet the standards of community service, professional sponsorship, non-profit organization and financial solvency and which have been approved by the American Hospital association.

Not only did the Blue Cross movement expand the planned hospital care idea in the cities but it was chiefly responsible for its "moving out into the country." It spread to the smaller cities and towns first and then out to the farms. It's true that farmers are "independent thinkers" but, as one of the pioneer workers in the rural field has stated, they are also "shrewd buyers and are quick to take to something once its value has been proved." So now farmers are being enrolled through banks, with which they do business and which are willing to cooperate, through their farm bureaus, their granges, their farmers' unions, co-



Sis is visited by Mother and Dad, Blue Cross hospital plan subscribers.

operatives, creameries, and other well-organized farmer-business associations.

In the cities, workers who are buying hospital protection pay for it by payroll deduction. Farmers, who enroll through banks, authorize those institutions to make periodic deductions from their checking or savings accounts to pay the required fees. Where they enroll through creameries or cooperatives, periodic deductions are made from their cream or grain checks and those who enroll through the grange, farm bureau or farmers' union pay their fees on a quarterly, semiannual or annual basis, mostly the latter two.

### How the Plan Works.

Although there are 77 different group plans for hospital care and they differ from each other in some minor details, here is the essential method of their operation: The hospitals in a certain region—city, county or state—guarantee hospital service to Blue Cross subscribers, whether they are members of groups in factories, city offices, educational institutions, clubs, union organizations or farm groups, who have agreed to pay a certain amount for this service at regular intervals. This amount varies somewhat according to the group plan. Membership costs from \$7.20 to \$10.20 a year for one person and from \$15 to \$24 a year for the member and his family, including his wife and all unmarried children under the age of 18. In Minnesota, where the pioneering work in farm enrollment was done, there is a plan which offers a man complete coverage for himself and 50 per cent discounts for his wife and children at \$12 a year, plus \$3 for each adult dependent.

In return for these payments the insured, or member of his family, who has to go to a hospital gets a semi-private room, his meals, general nursing, anesthetics, special diets, dressings, laboratory tests, X-rays and operating room charges. (This does not include, however, the physician's or surgeon's fees.) He can enter any one of the country's approved, registered hospitals, that is those hospitals recognized as meeting the standards of the American Medical association or state and local agencies.

If for any reason one of these hospitals can't take him in because of lack of room, some of the plans pay back double the year's premium, but many of them provide cash payments for home care equivalent to the amount that the hospital care would have been worth. However, there have been very few instances when a Blue Cross member couldn't get into a hospital because the number of these institutions which participate in the plan is 2,500 with 80 per cent of the bed capacity of all the hospitals in the United States open to the public.

Reference has been made to the pioneering work done in Minnesota in rural enrollment in hospital plans. It began in 1938 under the auspices of the farm bureau in Hennepin county with 42 family contracts for a total service coverage of 90 persons. Since then farm bureau memberships in that state have increased to 6,200 contracts with 22,400 persons covered for hospital care. These, in 325 local units in 61 counties, have found the plan highly successful and satisfactory. There are 87 counties in the state and a total of 1,200 farm bureau units so that three-fourths of all the counties in Minnesota now have units enrolled in the Blue Cross and more than one-fourth of the units are already protecting themselves against sudden hospitalization costs.

From Minnesota farm bureau sponsorship of prepaid hospital care has spread to other states notably Kansas, Missouri, Nebraska, North Dakota and Oklahoma, until now there are 15 in which farm bureau federation members may take advantage of Blue Cross plans through their unit groups. In December, 1942, the American Farm bureau at its annual meeting in Chicago wrote into its nationwide program of work a strong indorsement of the non-profit group hospital care plans and other rural health developments that lend themselves to farm family unit action.

However, the farm bureau is not the only agency through which the hospital plan is being carried to the farms of the nation. In Hillsdale county, Mich., the Farmers Mutual Fire Insurance company, a cooperative, was used as the already-established group through which to put the hospital plan into operation.

In northern Illinois, the Northern Illinois Hospital service, serving 11 counties and their small towns, ranging in population from 300 to 1,500, have worked in co-operation with Rotary, Kiwanis and Lions clubs, with women's clubs, PTAs, Veterans of Foreign Wars posts and churches, farm bureaus, home bureaus and granges. As a result in these 11 counties more than 4,500 farm families, representing 13,500 individuals are Blue Cross members.

### Combined Business Groups.

In North Carolina a great many of the small groups in the small towns are enrolled as combined business groups. This type of enrollment means combining many small businesses into a group, getting 75 per cent or more of the employees in these various small concerns to become members of the Blue Cross. In some of these combined groups, as many as 800 persons join. These groups consist of drug stores, grocery stores, warehouses etc. The FSA has also been active in cooperating with the Blue Cross plans in North Carolina and other states in bringing prepaid hospital care to low income families.

Indicative of the way in which small town and rural America is enlisting under the Blue Cross banner are these facts taken at random from many examples. In one Iowa town of 592 population, 445 or 75 per cent have enrolled in a hospital care plan and in another town of 4,405, a total of 2,214 or 50 per cent have joined. In one Wisconsin community the local power company acts as collector and remitting agent and the people of the community who have enrolled pay for this insurance along with their monthly electric bills. This town has a population of 1,000 and out of a possible 450 persons employed in the town, 155 have enrolled, and there being 105 family contracts and 41 individual contracts.

Such instances could be multiplied indefinitely. From all of which it is evident that rural America is indeed "shrewd buyers and quick to take to something once its value has been proved." As for proving its value, ask the Blue Cross member in New York state who was recently hospitalized for 53 days. His contract covered him for 23 days of one contract year and 28 days of the new year, a total of 51 days. His total hospital bill was \$300.55. When he was ready to be discharged from the hospital, he was handed a hospital service credit of \$288.30. That meant he had to pay in cash to the hospital only \$12.25. "It's a thrill that comes once in a lifetime," he said. And then, quite naturally, he added, "I think hospital service is a great idea."

## Membership Grows From 500,000 to 14 Million in Seven Years

Protection of Americans and their families against the costs of hospital care was extended to more than 13,000,000 persons in 1943, when 2,800,000 additional participants in the United States and Canada elected to enroll in Blue Cross Plans. This figure is exclusive of 750,000 suspended contracts held by subscribers in the armed forces, who may renew protection upon their return to civilian life.

These facts are revealed by

C. Rufus Rorem, director of the Hospital Service Plan commission, which co-ordinates the activities and approves the policies of 78 Blue Cross Plans located in 38 states and seven Canadian provinces.

The proportion of family dependents enrolled has steadily increased, from 37 per cent in 1937 to the present 54 per cent, thus indicating a growing desire by commercial, agricultural and industrial employers and employees to protect their wives

and children, as well as themselves. Here is the record for the seven years:

Year (January 1st)	Total Participants	Subscribers	Family Participants
1937	534,745	63%	37%
1938	1,364,975	60%	40%
1939	2,874,055	54%	46%
1940	4,431,772	55%	45%
1941	6,049,222	51%	49%
1942	8,456,265	48%	52%
1943	10,458,899	47%	53%
1944	13,005,493	46%	54%

## Hedda Hopper: Looking at HOLLYWOOD

**MONTY WOOLLEY** has gone to war. The whiskered comedian for whom life began at 50 is grumbling thru his beard in a one-anxious-man crusade.

The objective of his pet hate is the nest of "schools" situated in Hollywood and elsewhere which hold out a hope and a promise of film stardom to all aspirants with the price of tuition.

That their customers possess talents is no prerequisite. The boys and girls, of course, and their fathers and mothers, too, fall for the old malarkey in droves. There seems to be a widely prevalent notion abroad that anybody short of a deaf mute can master the craft of miming in approximately the time it takes to memorize Hamlet's soliloquy.

Monty Woolley sputters and roars in righteous rage. "Why—why—when I think of mine own kampf—why, damn it all, these arrant tricksters!"

### No Bed of Roses

The point is that Monty resents acrimoniously the inference that people can learn to act overnight. He resents this implied slur even more bitterly because a lot of folks seem to think that's what he did.

"If ever a man came up the hard way I did," said he while waiting to do a scene for "Irish Eyes Are Smiling."

"It's true you'll find in Hollywood and New York as well, certain misguided and uninformed persons who'll tell you that Woolley has been guzzling fine wines, feeding on caviar and terrapin, and wearing costly raiment all his life.

"Foey! Rats! Nonsense!"

### Family Nixed Stage

His dad owned some very prosperous New York hotels. The Woolleys were rolling in it. But when Monty smeared the family escutcheon with grease paint the old gentleman showed him the door.

Undaunted, Monty kept at it. That was 30 years ago and more, and he had bounce. He still has bounce, an amazing share of it.

The fact is that no poor little rich boy ever had more strikes on him than did Monty in his 30 years' war to get somewhere in the theater.

Moss Hart gave him the big chance that really emancipated him in "The Man Who Came to Dinner." Moss made George Kaufman and Sam Harris see Monty's possibilities and Monty and Twentieth Century-Fox did the rest.

### As the Rose

There's a bloom on Ann Sheridan I've never seen there before and

cut e, giggling Jane Wyma n makes a nice sidekick for her in "Doughgirls." We got on the subject of Mexico, and the beautiful things Paulette Goddard brought home from the museum down there. I asked Ann to let me see her collection. She said, "Hedda, are you kidding? I didn't visit the museum." . . . Director Jim Kern told me how Eve Arden got the Russian part. She was on the lot doing another picture and called up wanting to test for the part, but Jim, who'd known her for years, said, "Eve, dear, you're not the type." Next day Eve dressed up as the Russian, came on the set, spoke in dialect, and the part was hers—which shows even experienced actresses have to beg for parts they want.

### An Old-Timer Suggests

Metro is shooting "Ziegfeld Follies," and if all its elements blend the way they did for Ziggy, it should make screen history. You'll find James Melton singing a love song while Esther Williams and 50 mermaids swim to the rhythm of his voice. You'll pardon me for suggesting, but how about rounding up the former Ziegfeld Follies beauties and having them all glamorized as the ready for a number, just as they were in the old days, then switch and let us see what they're doing today. I believe anybody would get a kick out of a scene like that, but then I'm just an old sentimentalist who loves to see "bellies of by-gone years" get another chance. Why not? I got mine.

### She's a Smart Girl

It didn't take long for Red Skelton to switch from blonde Muriel Morris to a redhead who is just as friendly with Red's Edna as Red is . . . Gosh! Ed Gardner's swiped Orson Welles' nickname "Genius." . . . I can't believe that Tommy Mitchell would leave pictures to do "King Lear," even the Arthur Hopkins produces it. . . . Allan Jones' fans are hankering to have him back on the screen, but he should worry. His weekly pay check for personal appearances and radio is \$6,500.

## Star Dust

By **VIRGINIA VALE**  
Released by Western Newspaper Union.

A REHEARSAL of Frank Sinatra's Wednesday night air show is something to see. Outside the CBS theater the bobby sock brigade waits; even when he's in California they wait; otherwise they'll lose their places in line. Inside, the Voice, be-spectacled, chewing gum, has a swell time clowning with Jerry Lester. But when he rehearses his songs Sinatra settles down to business, working like the conscientious professional that he is. Seeing him then, you get a new slant on this likable young man who has shot to the top in the entertainment field so rapidly. He ought to stay there—if the ardent admirers who lie in wait for him don't kill him first; one girl almost choked him a while ago!

Adolphe Menjou, debonair as ever, has been dashing about New York, just back from bond-selling in Canada. Meeting friends, he talks about that trip, and goes on to discuss, not the RKO picture he's just



ADOLPHE MENJOU

finished with Sinatra, but the fact that he's going to the South Pacific in November. Like other visiting stars, he was booked knee-deep for radio appearances; there's a shortage of "names" in New York.

C. S. Forester, the famous author who wrote "Captain Horatio Hornblower" and "The Ship," will write the story in which Greta Garbo will return to the screen. Producer Lester Cowan engaged him to do a story about fighting sailors, men and women, in the Norwegian merchant marine. Miss Garbo, who hasn't liked other ideas submitted to her, must be in favor of this one.

Don't believe that Penny Singleton is as wacky in real life as she sounds in the title role of the air's "Blondie." She was an established Broadway musical comedy star when she was brought to Hollywood for dramatic and singing roles; before that, she'd studied journalism at Columbia university. She turns out a children's story occasionally.

Anita Colby returned from a nation-wide chore on behalf of "Cover Girl" with a new formula for getting a room in an over-crowded hotel. "When they'd say they were all sold out," said she, "I'd ask if they didn't have one room that just wasn't made up yet. They always had. And I can honestly say now that I've made beds in some of America's best hotels!"

Barton Yarborough finally did it. Playing "Doc Long" in "I Love a Mystery," by Carlton Morse, he did 260 performances without a slip of the tongue. Then, instead of saying "I never believe in sockin' a sleepin' man," he said "I never believe in sleepin' a sockin' man."

Bob Burns, radio's "Arkansas Traveler," had to go on a diet for his new picture, "Belle of the Yukon," with Dinah Shore and Gypsy Rose Lee. "Times have changed," remarked Bob. "Twelve years ago I had to diet because I wasn't makin' a picture."

March of Time director Len Lye and cameraman Bob Navarro were in Ireland just before Great Britain imposed restriction of travel between the two countries. They got out in time with the thousands of feet of film they had been shooting. The result is an up-to-the-minute picture, "The Irish Question," that shows Ireland and the Irish as they are today. It's informative and good entertainment.

Stuart Buchanan, who now heads the Blue Network's script department, was one of the first to see "Snow White and the Seven Dwarfs" when it reached Broadway for a return engagement. He'd already seen it at least 1,500 times; he was dialogue director when it was made!

ODDS AND ENDS—Don't be fooled by that carnivorous plant you'll see in "Rainbow Island"; reproduced from a photograph, it operates by electricity. . . . The parka worn by Bob Hope in "Road to Utopia" was presented to him by soldiers when he toured Alaska. . . . That ex-serviceman who recently released old inhibitions by playing the drums on Milton Berle's "Let Yourself Go" program has had two audition dates, and may land an engagement with a major orchestra soon. . . . The bottom fell out of poultry for Don Ameche the other day when an abandoned well caved in under his chicken yard, burying his prize hens.

## PATTERNS SEWING CIRCLE



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IT HAS the new stripped neckline look—the clean, comfortable lines of the collarless cardigan! Do it in soft rayon crepes or in fresh-as-paint summer cottons. Make the tailored collar veste of pique—interchange it with a frilled jabot for dressy wear.

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THE best features of both—a princess frock and the trim, clever lines of a sailor collar and tie—are combined in this spirited frock. Make it of launderable cotton in a light shade. Do the trim in bright blue linen or in a pastel.

Barbara Bell Pattern No. 1966 is designed for sizes 11, 13, 15, 17 and 19. Size 13, short sleeves, requires 3 3/4 yards of 39-inch material; 3/4 yard contrast for collar, bow and cuffs.

**JUST KIDDING**  
From Pat's Heart  
Boss—Pat, I'm going to make you a present of this pig.  
Pat—Sure, and 'tis jest like you, sor.

Enough  
Henry—I've had a mind to get married.  
Bill—That's all you need.

Real Need  
Customer—I don't like these pictures; they don't do me justice.  
Photographer—Lady, what you want is mercy.

Another sport in which you can be penalized for holding besides football is necking.

Greetings  
First Salesman—What do you sell?  
Second Salesman—Salt. What is your line?  
First—I'm a salt seller, too.  
Shake.

A Name for 'Em  
First Student—What do they call those tablets the Gauls used to write on?  
Second Student—Gaul stones.

Friend in Need  
Married Man—My wife is cooking her first dinner. Will you come along and share it with me?  
Bachelor—Sure—haven't I always shared your sorrows?

Definition for counter-irritant—a woman shopper.

Worse Yet  
Sympathetic Friend—And you say her father came between you?  
Suitor—No, behind me.

Flying Raiders' Maps

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**SNAPPY FACTS ABOUT RUBBER**  
Christopher Columbus is credited with bringing first reports of rubber to the civilized world, but rubber relics found among Mayan ruins lead some scientists to believe that rubber items were in use in the eleventh century.  
Rubber, both wild and plantation, grows best in an area 10 degrees either side of the equator.  
The production of one complete large bomber tire takes as much time as does the making of several truck tires, or up to 60 passenger car tires of the most popular size. The demand for large tires is severely straining the production facilities of the industry.

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FIRST IN RUBBER

In war or peace

U. S. fliers on bombing raids over Italy carry two different sets of maps. One map shows the target they must hit. The other shows the historic and cultural monuments they must take special care to avoid.

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