

The Relation of Life Insurance to Public Hygiene

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PROBABLY IN NO OTHER

civilized country would it be necessary today to explain the relation of insurance to industrial and social hygiene. In countries like Germany, Austria, Switzerland and Holland, in fact, in practically every European country, the question of insurance has for decades been co-related with that of hygiene and the prevention of disease. In certain European countries, insurance is compulsory on certain elements of the population. Where, under such compulsion, sickness or old age insurance has been developed, and even where such development has been voluntary, it is found that the insurance of the workman presupposes not only his care while ill, but his protection against the ravages of disease.

In large cities, such as Berlin, Vienna, Leipzig, and Dresden, concerted and centralized efforts have been developed tending to the education of insured workmen along the lines of hygiene and preventive medicine. Not only is the insured workman entitled to treatment and medical care but every effort on the part of the centralized bodies is directed to educating the insured either through the distribution of pamphlets or through lectures so that he may know how to guard himself and to prevent sickness.

Very recently, insurance companies in the United States have

taken up this question of the education of their policyholders and have distributed pamphlets indicating how life may be prolonged. The entire question was brought to the notice of the insurance public during the past year in a very able paper by Professor Irving Fisher, in which he called attention to the opportunities open to insurance companies to educate their public, so as to reduce mortality and to prevent morbidity.

I must become personal in the remarks which I wish to make from now on and direct your attention to the work being done along preventive lines by the company which I represent, namely: The Metropolitan Life Insurance Company. Some months ago, this company applied to the Superintendent of Insurance of New York for permission to erect a sanatorium for the treatment of tuberculosis. Since then, it has distributed a pamphlet entitled: "A War upon Consumption," to its Industrial policyholders. The company has in contemplation the distribution of other literature which shall guide the policyholders and enable them in a measure to prevent occurrence of other diseases. The company, as you are probably aware, writes largely so-called "Industrial" insurance. The policyholders under this form of insurance belong almost entirely to the industrial classes, that is the wage-earners, of the United States.

In developing this form of insurance, the insurance agent not only writes the policy but visits the policyholder weekly and collects the premiums. We believe that for this reason we have built up a rather unique piece of machinery which may be utilized for the improvement of our industrial policyholders. Since the agents visit the policyholders at stated intervals, we feel that they can be made use of as agencies in the fight against disease. Our agents distribute the pamphlets, which we are issuing and are being instructed to give assistance in other directions in helping policyholders learn the rudiments of hygiene and to become acquainted with the modern development along these lines.

Carrying out this thought, it is readily realized that an insurance company may be more than an organization which insures the lives of individuals. We believe that an insurance company which caters to the working classes has not done its duty merely in protecting its policyholders against death. Life insurance should help the policyholder during his life as well. It should enable him not only to protect his family when he dies, but by the instruction which the company may give, the policyholder may be taught to so protect himself that he will not succumb readily to purely preventable diseases.

The records of the company show, for example, that 18% of the death claims which we pay are due to tuberculosis. At age twenty-four, 48% of our death claims are due to tuberculosis. This is the age at which a man ought to live and not to die. If we can help to stamp out this disease, we can give these men a longer lease on life. We do not believe that there is any charity in this; it is merely the combination of business with altruism. As a social program, the company is stepping in and taking the families of our policyholders by the hand and trying to prevent that waste of life which is occurring year after year and day after day.

Referring for a moment to the pamphlet entitled: "A War upon Consumption," we have distributed over four million copies of these to our policyholders. It is an elementary treatise but we believe it meets the needs of the class of policyholders with whom we deal. We describe the causes, methods of cure and methods of prevention of tuberculosis. In addition we have printed a list of sanatoria, hospitals, dispensaries, etc., in the United States, in which treatment of tuberculosis may be obtained and these, as well, we are distributing among our policyholders.

As you can readily understand, an insurance company has certain limitations under the law and it is a question to what extent such a company may go in the care of its policyholders. As it is, a policyholder is not only a policyholder but a citizen as well, and as such he has the right to

seek the provisions for safeguarding health which communities may prepare for their citizens. It is our desire to co-operate with all these agencies, particularly with the health officers and health boards so that our machinery may be availed of in the direction of preventing tuberculosis and other preventable diseases. At the present moment, we are co-operating with health officers in various cities. We wish to co-operate with the health officers of all cities and towns in the United States as our policyholders are to be found in practically all of them. The value of such co-operation is indicated by the results obtained last winter in the city of Chicago. Our agents in that city distributed "The Little Ballot" through which those interested in the sanatorium movement brought the question of the erection of a municipal sanatorium to the notice of the voters of Chicago and we feel that through such distribution we were instrumental in securing a large vote in favor of a sanatorium. We hope you will realize that our agents are at the disposal of health officers anywhere for similar movements.

May I speak of another thing we are doing? At the present moment we are conducting an experiment in the cities of New York, Boston, Baltimore, Washington, Chicago, Cleveland and St. Louis by sending visiting nurses to all of our sick policyholders in these cities. We are of the impression that in time such service may show a reduction in our mortality. Even if it does not, we



Lee K. Frankel circa 1900.

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feel that the visiting nurse will be of inestimable benefit to the sick policyholder since most of them would be unable to obtain such service unless we send it. We are unable to say at the present moment, what the cost of such service will be or whether it will eventually become permanent.

In conclusion, I again wish to accentuate our desire to co-operate with the various health movements in the United States. The insurance companies are vitally interested in these campaigns. If they can reduce mortality among their policyholders, it means that the policyholders will eventually benefit by such a reduction. It will mean that the companies

will give lower rates than is possible at present. Owing to the fact that we are an Industrial company, we have the special ability to place our agents who visit our policyholders weekly at the disposal of health officers. In the name of the company, which I represent, I take this opportunity of extending whatever co-operation may be in our power.