

8-1-1952

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Albert S. Murphy

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### Recommended Citation

Murphy, Albert S. (1952) "Insurancitis," *The Linacre Quarterly*: Vol. 19 : No. 3 , Article 4.  
Available at: <https://epublications.marquette.edu/lmq/vol19/iss3/4>

# Insurancitis

by

ALBERT S. MURPHY, M. D.  
*Guild of St. Luke of Boston*

**T**HIS HIGHLY CONTAGIOUS and spiritually malignant disease has assumed almost epidemic proportions among the general public. It is the loss of the natural immunity of Catholics that has allowed them also to fall prey to this fashionable disease.

To some, keeping the Sixth and Ninth Commandments constitute the major part of good Catholic living. These same people righteously proclaim their innocence of breaking the Seventh Commandment in that they do not embezzle from the bank nor cheat on their income tax. How often they fail to appreciate, however, that the falsification of insurance forms, the exaggeration of injuries, and the immoral use of veteran and other government installations is just as reprehensible! Every year millions of dollars are improperly obtained from such sources by various forms of cheating, lying, and subterfuge. The softening clause that "everybody is doing it" does not minimize the deflection. With this attitude of receiving something for nothing now infiltrating our whole moral structure, the medical profession has not escaped.

One of the older forms of *insurancitis* encountered is that precipitated by a collision of cars. The sensitivity of the occupants to the disease seems to be directly proportional to the ability of the other party to pay. While compulsory liability insurance may protect the bodily welfare of the truly physically injured, it definitely tends to weaken the moral fibre of those with chronic *insurancitis*. What are we as doctors, primarily, and as Catholic doctors, especially, doing to build up the immunity against this insidious disease? Truly fake automobile claims have largely disappeared following a cleanup a few years ago. However, it has now become almost fashionable to engage in the inaccurate claim. Unfortunately, some of our profession are not averse to engaging in this chicanery, either for a financial consideration or in the mistaken philosophy that they are helping a friend or protecting a patient. While this former reasoning is professionally unethical, the latter is just as morally unethical. We can ignore, for our present purposes, the distressing practical consequences of increased insurance rates which inevitably result, and against which our conspirators proclaim the loudest. It is well

recognized that a "green-back" poultice will cure many forms of *insurancitis* which have been hitherto obscure in etiology and resistant to treatment.

The mushrooming growth of Veterans' Facilities has been another occasion of sin and temptation. Without denying the rights for many forms of treatment under many circumstances, it does seem unreasonable for a person to arrive in a limousine with chauffeur and blithely sign an indigent oath which is not investigated. Or should a friend of a politician or a Veterans employee, both well able to pay, be cared for at public expense in a non-veteran hospital for cancer of the breast or bowel? Is this form of *insurancitis* any less cancerous to the soul than falsification of time cards or taking a bribe? Are we Catholic doctors doing our part to set a good example personally and professionally?

Another example of this pernicious disease occurs in those bitten by the ubiquitous vacation bug. The possession of a health and accident policy or annual sick leave predisposes to this type of *insurancitis*. The presence of a doctor in the family or as a close friend further lowers the resistance to the disease. Only too often such people could easily afford the proposed trip, but they would feel out of style or less adroit than their companions if they did not succumb to some form of *insurancitis*. We Catholic doctors must be adamant in refusing to falsify such claims.

Here, then, we have a disease whose manifestations are protean, but whose etiology is known and treatment simple. There is no need for national campaigns for research funds. There is merely the need for personal moral rearmament. We as Catholic doctors should lead exemplary personal as well as professional lives to show the way.

### Our Federation Moderator Honored

Thursday, July 10, 1952 was important for Father Donald A. McGowan, Moderator of The Federation of Catholic Physicians' Guilds.

On that day, Archbishop Cushing of Boston advised Father McGowan of the honor conferred by Pope Pius XII as Domestic Prelate with the title Right Reverend Monsignor.

The Officers, Executive Board, and members of all the Guilds comprising the Federation extend hearty congratulations and best wishes on the occasion of this well merited honor.