

Deposit Contributors.

MADE BY THE NATIONAL HEALTH INSURANCE JOINT COMMITTEE
AND BY THE MINISTRY OF LABOUR FOR NORTHERN IRELAND
UNDER THE NATIONAL HEALTH INSURANCE ACT, 1924 (14 &
15 GEO. 5, c. 38.)

1925. No. 12.

In exercise of the several powers conferred on them by the National Health Insurance Act, 1924 (14 & 15 Geo. 5., C. 38), and of all other powers enabling them in that behalf, the National Health Insurance Joint Committee and the Ministry of Labour for Northern Ireland, acting jointly so far as regards Regulations which the said Joint Committee are empowered to make jointly with the said Ministry, and acting separately so far as regards Regulations which the said Joint Committee or the said Ministry are empowered to make alone, hereby make the following Regulations :—

PART I.

General.

1. These Regulations may be cited as the National Health Insurance (Deposit Contributors) Regulations (Northern Ireland), 1925, and, except as otherwise expressly provided, shall come into operation on the 1st day of January, 1925.

2.—(1) In these Regulations, unless the context otherwise requires :—

“ The Act ” means the National Health Insurance Act, 1924 ;

“ The Ministry ” means the Ministry of Labour for Northern Ireland ;

“ Society ” means an Approved Society ;

“ Committee ” means an Insurance Committee ;

“ Fund ” means the Deposit Contributors’ Fund ;

“ Employed ” means employed within the meaning of the Act, and “ Unemployed ” and “ Unemployment ” have the corresponding meanings ;

“ Contribution half-year ” means any period in respect of which contribution cards may be issued under any Regulations relating to the collection of contributions made under the Act and for the time being in force ;

“ Benefit year,” in relation to the sanatorium benefit of a deposit contributor, means the period from the 1st day of April to the 31st day of March (both inclusive) in consecutive years ; and “ benefit half-year ” means

Short title
and com-
mencement.

Interpreta-
tion.

the period from the 1st day of April to the 30th day of September (both inclusive) in any year or the period from the 1st day of October to the 31st day of March (both inclusive) in consecutive years ;

“ Proper proportion,” in relation to the cost of the benefits of a deposit contributor and of the administration of those benefits, means the proportion of the cost of benefits and of administration payable out of contributions paid by or in respect of the deposit contributor.

(2) Reference in these Regulations to the Act or to any provisions of the Act shall, where necessary, be deemed to include references to any enactment repealed by the Act or to the corresponding provisions of any such enactment.

(3) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3. Save as otherwise expressly provided, nothing in these Regulations shall be deemed to confer upon a deposit contributor the right to any benefit where at the time the deduction in respect of the benefit would otherwise be made the amount standing to his credit in the Fund is exhausted or, in the case of sanatorium benefit, is not sufficient to provide the proper proportion of the cost thereof and of administration.

Benefits of deposit contributor to depend on sum at his credit.

PART II.

Application of Act to Deposit Contributors.

4. The provisions of subsection (1) (other than proviso (a) thereto) and of subsection (2) and (4) of Section 3 of the Act shall apply to a deposit contributor as they apply to a member of a Society, subject to the following adaptations and modifications :—

- (1) Subject as hereinafter provided, a deposit contributor who being an employed contributor ceases to be employed shall for all purposes be treated as if he were an employed contributor insured under the Act, and a deposit contributor who being a voluntary contributor ceases to pay contributions shall be treated for all purposes as if he were a voluntary contributor insured under the Act, until the termination of the benefit half-year next but one commencing after the expiration of the contribution half-year in which he, being an employed contributor, ceased to be employed, or in which is included the week for which the last contribution was paid by him as a voluntary contributor, and the provisions of subsection (4) of Section 12 of the Act, as modified in its application to Northern Ireland by subsection (9) of Section 120 of the Act, with

Application of Section 3 (Position of deposit contributors ceasing to be employed or to pay contributions as voluntary contributors).

respect to sanatorium benefit continuing for a period after a person ceases to be insured shall not apply to a deposit contributor ;

Provided that—

- (i) in the case of a deposit contributor who is receiving such training as is referred to in proviso (b) to subsection (1) of Section 3 aforesaid, he shall remain an insured person until the termination of the benefit half-year first commencing after the termination of the period of training, or until the date on which he would have ceased to be an insured person had he not undergone such training, whichever date is the later ; and
 - (ii) where a deposit contributor satisfies the Ministry that, for a substantial part of the period during which, under the provisions hereof, he has been treated as insured under the Act, he has been rendered incapable of work by reason of some specific disease or bodily or mental disablement, then, if the Ministry so determines and subject to such conditions as the Ministry may impose, he shall, for such further period as the Ministry may direct, be treated for all purposes as insured under the Act.
- (2) In the case of a person ceasing to be a deposit contributor on becoming a member of a Society or of a person having been a member of a Society and becoming a deposit contributor, and no contributions having been paid in respect of him for the half-year in which he was admitted to membership of the Society or became a deposit contributor, as the case may be, the week preceding the first week of the half-year in which he was admitted to membership or in which he became a deposit contributor, as the case may be, shall for the purposes of subsection (1) of Section 3 aforesaid be treated as the week in which he was last employed.
- (3) The provisions of Section 3 as applied as aforesaid shall, notwithstanding anything in Section 56 of the Act, apply to every woman being an insured person and a deposit contributor who ceases to be employed or to be a voluntary contributor whether on marriage or at any other time, so however that, in the case of a woman who was an insured person at the date of her marriage, she shall be entitled to a maternity benefit in respect of her first confinement within two years of the date of her marriage whether or not she is then an insured person.

5. Subsection (4) of Section 7 of the Act shall apply to deposit contributors as set out and adapted and modified as follows :—

A deposit contributor who is an employed contributor or is treated as an employed contributor insured under the Act shall, if he proves to the Ministry that he is or was unemployed owing to incapacity for work due to some specific disease or bodily or mental disablement or, in the case of such a deposit contributor in respect of whom less than 104 contributions have been paid, that he is or was unemployed owing to inability to obtain employment, be entitled, before the expiration of the contribution half-year next but one succeeding that in which the unemployment occurred, to pay contributions in respect of the period of unemployment.

Application of Section 7 (4).
(Payment of contributions during sickness and unemployment in certain cases.)

6. The provisions of subsections (2) and (3) of Section 22 of the Act and of Section 47 of the Act (so far as relates to the execution of instruments and giving acquittances) shall apply to a deposit contributor as they apply to a member of a Society, and the reference in subsection (2) aforesaid to a Society shall be construed as a reference to a Committee, and the reference in subsection (3) aforesaid to a Society as a reference to the Ministry or a Committee.

Application of Sections 22 (2) & (3) and 47.
(Miscellaneous provisions.)

7. Subsection (1) of Section 43 of this Act (other than provisos (a), (b), (c) and (d) to the said subsection) shall apply to deposit contributors as set out and adapted and modified as follows :—

- (1) Subject to the provisions of the Act, a deposit contributor shall be entitled at any time to become a member of a Society and, save as hereinafter provided, shall be treated as if he had become a member of the Society at the commencement of the contribution half-year in which he is admitted a member of the Society :
Provided that—

Application of Section 43 (1).
(Transfer from Deposit Contributors Fund.)

- (i) the Ministry may, in any case in which, having regard to the special circumstances thereof, it so thinks fit, direct that the deposit contributor shall be treated as if he had become a member of the Society at such other date as the Ministry may determine ; and
(ii) nothing herein contained shall render the Society liable for payment of any benefits in respect of any period prior to the date on which the insured person is admitted a member.

- (2) A transfer fee calculated in the manner hereinafter provided shall be payable in respect of every person who ceases to be a deposit contributor by reason of becoming a member of a Society ; and the total amount of transfer fees so payable in any year shall be ascertained by multiplying 3s. by the number of persons who cease to be deposit contributors by reason of becoming members of Societies in that year, which

amount shall be deducted from the sum of the balances standing to the accounts of those persons and shall be applied towards the expenses incurred by or on behalf of the Ministry in the administration of benefits of deposit contributors.

Application of Section 43 (5).
(Ceasing to be deposit contributor on termination of insurance, etc.).

8. Subsection (5) of Section 43 of the Act shall apply to a person being a deposit contributor as set out and adapted and modified as follows :—

(1) Any person being a deposit contributor to whom a certificate of exemption is granted under this Act or who ceases to be an insured person shall, upon the grant of the certificate or on so ceasing, as the case may be, cease to be a deposit contributor :—
Provided that :—

(i) if any person within one year after so ceasing to be a deposit contributor becomes an employed contributor and before joining a Society again becomes a deposit contributor, he shall be entitled to have placed to his credit in the Fund the amount which was at the credit of his account in the Fund on the date on which he ceased to be a deposit contributor ; and

(ii) if any person dies or becomes permanently resident outside the United Kingdom within one year of so ceasing to be a deposit contributor and a claim is made under paragraph (e) or (f) of subsection (1) of Section 54 of the Act within that year or before such later date, not being more than three months after the expiration of that year, as the Ministry may direct, he shall, for the purposes of the said paragraphs, be treated as if he were a deposit contributor at the date of death or of becoming resident outside the United Kingdom as the case may be.

(2) The amount, if any, standing to the credit of the account in the Fund of any person to whom this subsection applies and not required for any of the purposes aforesaid shall be transferred to the Reserve Suspend Fund.

Application of Section 56 (9).
(Married Women).

9. Subsection (9) of Section 56 of the Act shall apply to a woman being an insured person and a deposit contributor as set out and modified as follows :—

It shall be the duty of every woman, being an insured person and a deposit contributor, who marries to give notice of her marriage to the Ministry within eight weeks thereof.

PART III.

*Accounts, Benefits, Administration Expenses and
Miscellaneous Provisions.*

10. The accounts of deposit contributors in the Fund shall be under the control and management of the Ministry and shall be kept in such form as the Ministry may decide.

Management of accounts.

11.—(1) Sickness benefit and disablement benefit shall be paid in respect of six days in a week, and shall not be paid in respect of a Sunday.

Provisions as to sickness, disablement and maternity benefit.

(2) No payment on account of sickness, disablement or maternity benefit shall, unless the Ministry otherwise determines, be made to a deposit contributor out of the amount standing to his credit in the Fund of an amount greater than the excess of the amount standing to his credit at the date of his claim over the sum, if any, required to provide the proper proportion of the cost of sanatorium benefit and administration for the benefit half-year commencing next thereafter.

12.—(1) A deposit contributor shall be entitled to sanatorium benefit as from the date on which he enters into insurance or transfers from a Society, as the case may be, and shall continue entitled thereto until he is suspended therefrom or ceases to be an insured person in accordance with the provisions of these Regulations.

Provisions as to sanatorium benefit.

(2) A deposit contributor who, as at the end of a contribution half-year, has standing to his credit in the Fund an amount sufficient to provide the proper proportion of the cost of sanatorium benefit and administration for the benefit year or benefit half-year first commencing thereafter shall be entitled to sanatorium benefit for that benefit year or benefit half-year, as the case may be; and, save as otherwise expressly provided, a deposit contributor who has not then standing to his credit in the Fund an amount sufficient for the purpose aforesaid shall not, except at the discretion of the Insurance Committee, be entitled to sanatorium benefit during the benefit half-year first commencing thereafter unless the proper proportion of the cost of sanatorium benefit and administration for that half-year has already been deducted:

Provided that a deposit contributor who, being of the age of 70 or upwards, has then any sum whatsoever standing to his credit in the Fund shall be entitled to sanatorium benefit for the benefit half-year first commencing thereafter.

(3) A man who on discharge from the Navy, Army or Air Force becomes a deposit contributor shall, irrespective of the amount at his credit in the Fund, be entitled to sanatorium benefit from the date on which he becomes a deposit contributor until the commencement of the benefit half-year next succeeding

the end of the contribution half-year in which he is discharged, and thereafter he shall only be entitled to that benefit in accordance with the provisions of these Regulations.

(4) Notwithstanding anything in subsection (2) of Section 12 of the Act, as modified in its application to Northern Ireland by subsection (9) of Section 120 of the Act, and subject to the provisions of these Regulations, a deposit contributor shall be entitled to sanatorium benefit after he attains the age of seventy if he entered into insurance more than twenty-six weeks before he attains that age.

Deductions
for
sanatorium
benefit and
administra-
tion.

13.—(1) Where by the provisions of these Regulations a deposit contributor is entitled to sanatorium benefit for a benefit year or benefit half-year, there shall be deducted at such times as the Ministry may determine from the amount standing to his credit in the Fund the proper proportion of the cost of that benefit and of administration for the said year or half-year, as the case may be.

(2) In the case of a deposit contributor becoming insured or having ceased to be insured under the provisions of Section 57 of the Act, or of a person having ceased to be a member of a Society and becoming a deposit contributor, and in any other case in which the Ministry considers it proper, such adjustments shall be made in respect of the cost of sanatorium benefit and administration as appear to the Ministry to be just and necessary.

(3) Where contribution cards have not been surrendered by a deposit contributor to the Ministry until after the proper time, and by reason of the absence of such cards the necessary deduction on account of the cost of sanatorium benefit and administration for any benefit year or half-year was not made, a deduction in respect thereof shall, unless in any particular case the Ministry otherwise determines, be made on the surrender of the card, and the amount of such deduction shall be determined in accordance with the provisions of the next succeeding paragraph.

(4) Where a sum is required to be debited to the account of a deposit contributor or credited by way of rebate to his account in respect of a past period in which the rate of charge was different from the rate current at the date on which the debit or credit is made, such sum shall be calculated at the current rate, and the debit or credit shall be made accordingly and apportioned as between the cost of sanatorium benefit and administration on the basis applicable at the date on which the debit or credit is made.

Application
of Section
1 (1) & (2)
of 14 & 15
Geo. 5, C. 16.

14.—(1) The provisions of subsection (1) of Section 1 of the National Health Insurance (Northern Ireland) Act, 1924 (14 & 15 Geo. 5., C. 16), shall apply as respects deposit contributors in like manner as they apply as respects members of a Society :

Provided that the sums payable under subsection (1) aforesaid on account of the cost of medical certification for a deposit contributor shall be at the rate of two shillings per annum.

(2) The provisions of subsection (2) of Section 1 of the said Act of 1924 shall apply as respects deposit contributors in like manner as they apply as respects members of a Society ; and the sum of seven-ninths of twopence to be paid under paragraph (a) of the said subsection shall be included in the charge to be made under Article 15 (1) of these Regulations.

15.—(1) The sum which may be charged to the account of each deposit contributor in respect of the expenses of administering benefits shall be at the rate of five shillings and five pence per annum :

Administra-
tion
expenses,
etc.

Provided that nothing shall be charged to the account of a person who has attained the age of seventy before the first day of April in any year.

(2) There shall be payable towards the cost of medical certification a sum at the rate of twopence per annum, and towards the expenses incurred by Committees in the administration of benefits of deposit contributors a sum at the rate of two shillings and threepence per annum ; and, after deducting the proper proportion of these sums from the amount chargeable to the Fund under paragraph (1) of this Article, the balance shall be paid to the Exchequer towards the expenses incurred by or on behalf of the Ministry in the administration of the benefits of deposit contributors.

16.—(1) Where a deposit contributor changes his place of residence, he shall give notice to the Ministry of the address of his new place of residence.

Duty of
notifying
change of
residence
and fur-
nishing
information.

(2) A deposit contributor shall furnish such information as the Ministry may require for the purpose of being satisfied as to his age, employment and otherwise as to his title to benefits.

17. Where a person who, having been a deposit contributor, becomes a member of a Society, no arrears shall, for the purpose of any Regulations with respect to the benefits of persons in arrears be deemed to have accrued prior to the date on which he is, under the provisions of Article 7 of these Regulations, treated as becoming a member of the Society :

Arrears of
deposit
contributor
joining
Society.

Provided that—

- (i) a person who has at any time within two years prior to the date aforesaid been a member of a Society shall for the purpose of ascertaining any reduction or suspension of benefits on account of arrears, be treated as if he had been a member of a Society since the date of his entry into insurance ; and
- (ii) nothing herein contained shall be deemed to apply for the purpose of any Regulations with respect to

calculation of contributions made under Section 1 (2) (b) of the National Health Insurance (Prolongation of Insurance) Act, 1921 (11 & 12 Geo. 5, C. 66).

Notification
of advances
of benefit.

18. The provisions of Part XV. of the National Health Insurance (Approved Societies) Regulations, 1924, relating to the notification of advances of benefit, shall apply as respects a deposit contributor in like manner as they apply as respects a member of a Society, and references therein to a Society shall be construed as references to a Committee.

Sums pay-
able on
death.

19.—(1) The provisions of Part XVI. of the National Health Insurance (Approved Societies) Regulations, 1924, relating to sums payable on death shall, so far as may be, apply to a deposit contributor and to the sums payable on his death in like manner as they apply to a member of a Society and the sums payable on his death, and for that purpose references therein to a Society shall be construed as references to the Ministry, save that any payments and distributions under the said Part of the said Regulations as so applied may be made by the Ministry or a Committee, and the Ministry and Committee shall, as respects the sums payable on the death of a deposit contributor have the same protection and privileges as a Society has as respects the sums payable on the death of its member.

(2) Any nomination or variation of a nomination made under the National Health Insurance (Deposit Contributors. Payment on Death) Regulations (Ireland), 1913, and still subsisting at the date when these Regulations come into force, shall have effect as if made in accordance with the provisions hereof.

Time for
becoming
voluntary
contributor
and relative
notice.

20. The provisions of Article 231 of the National Health Insurance (Approved Societies) Regulations, 1924, relating to the time for becoming a voluntary contributor and the relative notice, shall apply to a deposit contributor, and for that purpose references therein to a Society shall be construed as references to the Ministry.

Persons of
unsound
mind.

21. The provisions of Article 233 of the National Health Insurance (Approved Societies) Regulations, 1924, relating to the appointment of persons to exercise rights of election and to receive payments of benefit on behalf of persons of unsound mind, shall apply as respects a deposit contributor in like manner as they apply as respects a member of a Society, and for that purpose references to a Society or the Committee of Management thereof shall be construed as references to a Committee.

Certificates
of death.

22. The provisions of Section 97 of the Friendly Societies Act, 1896, shall apply to certificates of the death of deposit contributors required for the purposes of the Act as if such persons were members of registered Friendly Societies, subject to such modification in the form of application for certificates of death of deposit contributors required for the purposes of the Act as may seem proper to the Registrar-General of Births, Deaths and Marriages, for Northern Ireland.

23. The Regulations mentioned in the Schedule to these Regulations, in so far as they relate to Northern Ireland, are hereby revoked, but such revocation shall not affect any right, privilege, obligation or liability acquired, accrued or incurred under any of those Regulations :

Revocation
of previous
Regulations.

Provided that Article 3 of the National Health Insurance (Deposit Contributors) Amendment Regulations (Northern Ireland) 1924, shall continue to have effect until the thirty-first day of March, 1925.

SCHEDULE.

Regulations Revoked,

- The National Health Insurance (Deposit Contributors) Regulations, (Ireland), 1918 (S. R. & O., 1918, No. 1769) ;
- The National Health Insurance (Deposit Contributors) Regulations (Ireland), 1920 (S. R. & O., 1920, No. 1872) ;
- The National Health Insurance (Deposit Contributors) Regulations (Ireland), 1921 (S. R. & O., 1921, No. 1969) ;
- The National Health Insurance (Deposit Contributors) Amendment Regulations (Northern Ireland), 1923 (S. R. & O., 1923, No. 17) ;
- The National Health Insurance (Deposit Contributors) Amendment Regulations (Northern Ireland), 1924.

Given under the Official Seal of the National Health Insurance Joint Committee this first day of January, in the year One thousand nine hundred and twenty-five.

W. F. Wackrill,

(L.S.)

Secretary to the National Health Insurance Joint Committee.

Given under the Official Seal of the Ministry of Labour for Northern Ireland, this first day of January, in the year One thousand nine hundred and twenty-five.

J. A. Dale,

(L.S.)

Secretary to the Ministry of Labour for Northern Ireland.

Employment under Local and Public Authorities.

MADE BY THE NATIONAL HEALTH INSURANCE JOINT COMMITTEE AND THE MINISTRY OF LABOUR FOR NORTHERN IRELAND, ACTING JOINTLY UNDER PARAGRAPH (d) OF PART I OF THE FIRST SCHEDULE TO THE NATIONAL HEALTH INSURANCE ACT, 1924 (14 & 15 GEO. 5, c. 38).

1925. No. 125.

The National Health Insurance Joint Committee and the Ministry of Labour for Northern Ireland, acting jointly, in pursuance of the powers conferred on them by paragraph (d) of