



National Insurance

Description

National Insurance (NI) is a fundamental component of the welfare state in the United Kingdom. It acts as a form of **social security**, since payment of NI contributions establishes entitlement to certain state benefits for workers and their families.

Introduced by the National Insurance Act 1911 and expanded by the Attlee ministry in 1948, the system has been subjected to numerous amendments in succeeding years. Initially, it was a contributory form of **insurance against illness and unemployment**, and eventually provided retirement pensions and other benefits.[1]

On a recent visit to hospital I was asked by a doctor, why I had not seen a dentist recently. I explained that NHS dentists were as rare as Tories in heaven, but he simply replied, "well you'll just have to pay for it like I do". I explained that having paid my NI all of my working life (around 50 years), I begrudge having to pay for what has been paid for already; many times over.

The doctor, and Asian fellow in his very early twenties was unaware that NI was supposed to go toward providing it's subscribers with healthcare. Of course we now know that this is no longer the case, so why call it NATIONAL INSURANCE, when it is clearly not fit for purpose?

CATEGORY

1. Economics
2. Health
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