

實務英語讀解

OLD-AGE, SURVIVORS, DISABILITY AND HEALTH INSURANCE (OASDHI)

老齡, 死亡, 廢疾, 健康保險

As we have studied, social insurance plans are closely related with social problems. However, social problems, or undesirable social circumstances, vary according to societies and times. That is, a social problem of a country is not necessarily a social problem of an another country, and a social problem of past centuries is not necessarily that of today.

우리가 研究한 바와 같이 社會保險計劃은 社會問題와 密接한 關係가 있다. 그러나 社會問題 또는 바람직하지 못한 社會的 與件은 各 社會와 時代에 따라 變한다. 卽 한 나라의 社會的 問題가 반드시 다른 나라의 社會的 問題일 수는 없으며, 지난 世紀의 社會問題가 반드시 오늘날의 社會問題가 되는 것은 아니다.

In case of the United States of America, the so-called OASDHI—the Old-Age, Survivors, Disability, and Health Insurance program—is the only major plan of social insurance that is federally financed and administered.

美國의 경우 所謂 OASDHI, 卽 老齡, 死亡, 廢疾, 健康保險이 聯邦政府의 財政支援과 管理를 받는 唯一한 主要 플랜으로 되어 있다.

The United States, slow to get started in the field of social insurance, has developed the field rapidly since the passage of federal Social Security legislation in 1935. As revealed in Table 1, the premium income of all governmental (social) insurers is already almost equal to the level of the premium income from all private insurers.

美國에서는 社會保險 分野가 늦게 始作되었으나 1935년에 聯邦 社會保障法이 立法된 以來 急速히 發展되어 왔다. 表1에서 보는 바와 같이 全 政府(社會) 保險業者들의 保險料收入은 모든 私保險業者들의 保險料收入과 거의 같은 水準에 이르고 있다.

Table 1

Estimated Premium Income of Private and Government Insurance

Insurance Type	Premium Income, 1977 (Billions of Dollars)
<u>Private Insurers</u>	
Personal Insurance	\$ 97.6
Property Insurance	\$ 70.0
Total Private Premiums	\$ 167.6

表 1

私保險과 政府保險의 保險料 推定收入

保險의 種類	保險料 收入, 1977年 (單位: 10 億 달러)
<u>私 保 險</u>	
人 保 險	\$ 97.6
物 保 險	\$ 70.0
私保險料收入計	\$ 167.6

Insurance Type	Premium Income, 1977 (Billions of Dollars)
<u>Government Insurers</u>	
Personal Insurance	\$ 123.0
Property Insurance	\$ 3.91
Total Government Insurance Premiums	\$ 126.91
Grand Total Private and Government Insurance Receipts	\$ 294.51

保險의 種類	保險料 收入, 1977年 (單位: 10 億 달러)
<u>政府 保險</u>	
人 保險	\$ 123.0
物 保險	\$ 3.91
政府保險料收入 計	\$ 126.91
私保險 및 政府保險料收入 總計	\$ 294.51

From another viewpoint, the importance of social insurance can be seen by the fact that in 1979 under OASDHI there were nearly 30 million retirement, nearly 5 million disability, and about 2 million unemployment insurance beneficiaries in the U. S. A.

다른 見地에서 보면, 1979 年度에 美國에서 OASDHI에 의해서 惠澤을 받은 사람을 보면 退職 約 3,000 萬名, 廢疾 約 500 萬名, 失職 約 200 萬名으로서 社會保險의 重要性을 알 수 있는 것이다.

Table 2 reveals the relative growth of expenditures for social insurance and public welfare during the 87-year period ending in 1977 in the U. S. A..

表 2 는 美國에서 1977 年末 現在 지난 87 年間 社會保險과 公共福利를 위해 使用한 費用의 比較 成長表이다.

Table 2

Expenditures under Public Programs
for Social Welfare, 1890~1977

Year	Total Per Capita	As a Percentage of Gross National Product				
		Total	Social Ins.	Public Aid	Health and Medical Programs	Other*
1890	-	2.4	-	0.3	0.1	2.0
1913	-	2.5	-	0.3	0.4	1.8
1929	\$ 32	3.9	0.3	0.1	0.3	3.2
1940	66	9.2	1.3	3.8	0.6	3.5
1950	153	8.9	1.9	0.9	0.8	5.3
1960	286	10.5	3.9	0.8	0.9	4.9
1970	702	15.2	5.7	1.7	1.0	6.6
1977	1,646	19.7	8.8	2.9	1.1	6.6

* Includes veterans programs and education.

表 2

1890~1977年間 社會福利를 위한 公共
計劃에 의해 使用된 費用

年度	1人當 費用	全體 GNP에 대한 퍼센트				
		全體	社會 保險	公的 扶助	健康 및 醫療計劃	其他*
1890	-	2.4	-	0.3	0.1	2.0
1913	-	2.5	-	0.3	0.4	1.8
1929	\$ 32	3.9	0.3	0.1	0.3	3.2
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* 退役軍人 프로그램 및 教育關係 包含