

Social Science History

*Volume 30
Number 4
Winter 2006*

*The official journal of
the Social Science
History Association*

Special Issue:

The Persistence of the Health Insurance Dilemma

Guest Editor: John E. Murray

John E. Murray

The Persistence of the Health Insurance Dilemma: An Introduction

J. C. Herbert Emery

**The History of the Odd Fellows' Stipulated Sick Benefit and Its
Implications for Studying American Fraternalism**

Beatrix Hoffman

**Restraining the Health Care Consumer: The History of Deductibles
and Co-payments in U.S. Health Insurance**

Melissa A. Thomasson

**Racial Differences in Health Insurance Coverage and Medical
Expenditures in the United States: A Historical Perspective**

David T. Beito and Linda Royster Beito

**The Afro-American Hospital and Black Health Care in Mississippi,
1924–1966**

Martin Gorsky, Bernard Harris, and Andrew Hinde

**Age, Sickness, and Longevity in the Late Nineteenth and the Early
Twentieth Centuries: Evidence from the Hampshire Friendly Society**

Grietjie Verhoef

**The History of Medical Aid Provision in South Africa's Public Sector,
1905–1970**

Editor

Douglas L. Anderton, Sociology, University of Massachusetts–Amherst

Associate Editor

Gianpaolo Baiocchi, Sociology, University of Massachusetts–Amherst

Graduate Editor

Jeffrey K. Beemer, Sociology, University of Massachusetts–Amherst

Executive Editorial Committee

Nancy Folbre, Economics, University of Massachusetts–Amherst

Jennifer Guglielmo, History, Smith College

Carol Heim, Economics, University of Massachusetts–Amherst

Thomas Hilbink, Legal Studies, University of Massachusetts–Amherst

Laura Jensen, Political Science, University of Massachusetts–Amherst

Anne Knowles, Geography, Middlebury College

Robert Schwartz, History, Mount Holyoke College

Randall Stokes, Sociology, University of Massachusetts–Amherst

Alan Swedlund, Anthropology, University of Massachusetts–Amherst

Editorial Board

John Aldrich, Political Science, Duke University

Jörg Baten, Economic History, University of Tübingen

William J. Collins, Economics, Vanderbilt University

Donna R. Gabaccia, History, University of Minnesota

Ian Gregory, Geography, Queen's University Belfast

Michael Haines, Economics, Colgate University

Alice Bee Kasakoff, Anthropology, University of South Carolina

Ira Katznelson, Political Science, Columbia University

David Kertzer, Anthropology, Brown University

James Z. Lee, History, University of Michigan

Katherine A. Lynch, History, Carnegie Mellon University

David W. Miller, History, Carnegie Mellon University

John E. Murray, Economics, University of Toledo

Richard Oestreicher, History, University of Pittsburgh

Steven Ruggles, History, University of Minnesota

Theda Skocpol, Political Science, Harvard University

Frans van Poppel, Demography, Netherlands Interdisciplinary Demographic Institute

SSHA Executive Director

Erik Austin, Institute for Social Research, University of Michigan

Managing Editor

Terri C. Fain, Social and Demographic Research Institute, University of Massachusetts–Amherst

Editorial Assistant

Karen Mason, Social and Demographic Research Institute, University of Massachusetts–Amherst

The Social Science History Association, the editors, and the publisher of *Social Science History* gratefully acknowledge the University of Massachusetts–Amherst for its support of the journal.

Social Science History

*Volume 30
Number 4
Winter 2006*

*The official journal of
the Social Science
History Association*

Social Science History seeks to advance the study of the past by publishing research that appeals to its interdisciplinary readership of historians, sociologists, economists, political scientists, anthropologists, and geographers. The journal invites articles that blend empirical research with theoretical work, undertake comparisons across time and space, or contribute to the development of quantitative and qualitative methods of analysis.

As the official journal of the Social Science History Association, *Social Science History* reflects the interests of members who are active in the Association's research networks. However, it also welcomes submissions from the larger international research community of social scientists.

For information about the Association's activities, its research networks, and its annual conference, please see its Web site at www.ssha.org/index.shtml.

Manuscripts (four copies) should be sent to *Social Science History*, Social and Demographic Research Institute, University of Massachusetts, W34A Machmer Hall, Amherst, MA 01003-9278. All submissions must be typed with *all* written material *double-spaced* (including quotations, notes, information in tables, and the list of references) using only one side of the paper. A word count should be included on the title page. Typewritten lines should not exceed five and one-half inches in length. Brief parenthetical citations are included in the text; all complete references are listed alphabetically at the end of the article; and notes are used only for discursive comments and appear immediately before the list of references. For detailed information on this journal's style, contributors should refer to the *Social Science History* "Style Guide for Authors," which may be downloaded in PDF format from our Web site at www.umass.edu/sadri/ssh-journal or requested via e-mail at ssh-journal@sadri.umass.edu. The Social Science History Association does not accept responsibility for statements of fact or opinion made by the contributors.

Social Science History (ISSN 0145-5532) is published quarterly, at \$125 for (print-plus-electronic) institutions and libraries, \$60 for individuals, and \$15 for students, for the Social Science History Association by Duke University Press, 905 W. Main St., Suite 18B, Durham, NC 27701. Periodicals postage paid at Durham, NC, and additional mailing offices. Postmaster: Send address changes to *Social Science History*, Box 90660, Duke University Press, Durham, NC 27708-0660.

Special Issue: The Persistence of the Health Insurance Dilemma

Articles

The Persistence of the Health Insurance Dilemma: An Introduction

John E. Murray

465

From Defining Characteristic to Vitiating of Principle: The History of the Odd Fellows' Stipulated Sick Benefit and Its Implications for Studying American Fraternalism

J. C. Herbert Emery

479

Restraining the Health Care Consumer: The History of Deductibles and Co-payments in U.S. Health Insurance

Beatrix Hoffman

501

Racial Differences in Health Insurance Coverage and Medical Expenditures in the United States: A Historical Perspective

Melissa A. Thomasson

529

“Let Down Your Bucket Where You Are”: The Afro-American Hospital and Black Health Care in Mississippi, 1924–1966

David T. Beito and Linda Royster Beito

551

Age, Sickness, and Longevity in the Late Nineteenth and the Early Twentieth Centuries: Evidence from the Hampshire Friendly Society

Martin Gorsky, Bernard Harris, and Andrew Hinde

571

From Friendly Society to Compulsory Medical Aid Association:
The History of Medical Aid Provision in South Africa's Public Sector,
1905–1970

Grietjie Verhoef

601

Contributors

629

Acknowledgments

631

Index to Volume 30

635

Extent and Nature of Circulation: Average number of copies of each issue published during the preceding twelve months; (A) total number of copies printed, 1452; (B.1) sales through dealers and carriers, street vendors and counter sales, 0; (B.2) paid mail subscriptions, 1093; (C) total paid circulation, 1093; (D) samples, complimentary, and other free copies, 30; (E) free distribution outside the mail (carriers or other means), 5; (F) total free distribution (sum of D & E), 35; (G) total distribution (sum of C & F), 1128; (H.1) office use, leftover, unaccounted, spoiled after printing, 324; (H.2) returns from news agents, 0; (I) total, 1452.

Actual number of copies of a single issue published nearest to filing date: (A) total number of copies printed, 1448; (B.1) sales through dealers and carriers, street vendors and counter sales, 0; (B.2) paid mail subscriptions, 1085; (C) total paid circulation, 1085; (D) samples, complimentary, and other free copies, 33; (E) free distribution outside the mail (carriers or other means), 5; (F) total free distribution (sum of D & E), 38; (G) total distribution (sum of C & F), 1123; (H.1) office use, leftover, unaccounted, spoiled after printing, 325; (H.2) returns from news agents, 0; (I) total, 1448.