

HEALTH INSURANCE URGED BY KENNEDY

Special to The New York Times

BOSTON, Dec. 16—Senator Edward M. Kennedy proposed today the establishment of a national health insurance program by 1975.

The Massachusetts Democrat described his views in a health policy speech at the Boston University Medical Center as part of the Lowell Lecture Series, under auspices of the center and the Lowell Institute.

Without rejecting the possibility of financing the program through Social Security, Mr. Kennedy said he would be inclined to depend on general Treasury revenues, based on ability to pay. A payroll tax, such as under the Social Security system, "is heavily regressive," Mr. Kennedy said.

Asserting that the United States is the only major industrial nation in the world without a national health service or a program of national health insurance, Mr. Kennedy said he would introduce the necessary legislation early in 1970.