

Contents

| | |
|----------------------------------|------|
| <i>Acknowledgements</i> | viii |
| 1 Introduction | 1 |
| 2 Good health | 9 |
| 2.1 The definition | 9 |
| 2.2 Mortality | 11 |
| 2.3 Morbidity | 12 |
| 2.4 The social context | 14 |
| 2.5 Objective and subjective | 15 |
| 2.6 Rational choice | 17 |
| 2.7 Probability | 21 |
| 3 The invisible mind | 25 |
| 3.1 Questionnaires and surveys | 26 |
| 3.2 Willingness to spend | 32 |
| 3.3 Willingness to earn | 35 |
| 3.4 A representative sample | 41 |
| 4 Inputs and outcomes | 49 |
| 4.1 Medical care | 49 |
| 4.2 Care beyond medicine | 54 |
| 4.3 Jurisdiction and legislation | 58 |
| 4.4 Prosperity and progress | 63 |
| 4.5 Increments and totals | 67 |
| 5 The individual | 71 |
| 5.1 Needs and wants | 71 |
| 5.2 Knowledge and ignorance | 73 |
| 5.3 Information asymmetry | 78 |
| 5.4 The freedom to become | 82 |

| | | |
|------|--|-----|
| 6 | The practitioner | 87 |
| 6.1 | The professional assessment | 88 |
| 6.2 | The doctor knows best | 91 |
| 6.3 | Payment and need | 94 |
| 6.4 | Supplier-induced demand | 99 |
| 6.5 | Countervailing forces | 102 |
| 6.6 | Practice variation | 106 |
| 6.7 | Value for money | 113 |
| 6.8 | Trimming the fat | 115 |
| 7 | The public | 117 |
| 7.1 | Social values | 118 |
| 7.2 | Externalities | 127 |
| 7.3 | Path dependence | 130 |
| 7.4 | Political economy | 132 |
| 8 | The logic of insurance | 139 |
| 8.1 | Risk and uncertainty | 140 |
| 8.2 | Risk-rating | 142 |
| 8.3 | Moral hazard | 149 |
| 8.4 | Combinations and permutations | 153 |
| 9 | Insurance: private and public | 157 |
| 9.1 | Private health insurance | 157 |
| 9.2 | National health insurance | 168 |
| 9.3 | The National Health Service: payment and provision | 172 |
| 9.4 | Payment beyond insurance | 176 |
| 10 | Equity and equality | 179 |
| 10.1 | Equality of expenditure | 180 |
| 10.2 | Equality of contribution | 180 |
| 10.3 | Equality of outcome | 183 |
| 10.4 | Equal treatment for equal need | 185 |
| 11 | The right to health | 190 |
| 11.1 | Natural rights | 190 |
| 11.2 | Citizenship rights | 193 |
| 11.3 | Maximin | 195 |
| 11.4 | Generosity and compassion | 198 |
| 11.5 | The structural imperative | 200 |

| | | |
|------|---|-----|
| 12 | Inequality and health | 203 |
| 12.1 | Social distance | 204 |
| 12.2 | Geographical location | 214 |
| 13 | Narrowing the gap | 219 |
| 13.1 | Occupation | 220 |
| 13.2 | Education | 226 |
| 13.3 | Culture | 232 |
| 13.4 | Income | 238 |
| 13.5 | Inequality | 244 |
| 14 | Equalising medical care | 254 |
| 14.1 | Payment | 255 |
| 14.2 | Regulating the rules | 258 |
| 14.3 | The doctors and levelling up | 262 |
| 14.4 | Proportionate universalism | 265 |
| 15 | The cost of care | 270 |
| 15.1 | Expenditure | 271 |
| 15.2 | Social trends | 276 |
| 15.3 | Medicine: technology and structure | 280 |
| 15.4 | A fall in cost | 284 |
| 16 | Cost containment | 288 |
| 16.1 | The demand side: price | 289 |
| 16.2 | The demand side: time | 293 |
| 16.3 | The supply side: purchase and containment | 297 |
| 16.4 | The supply side: size and cost | 306 |
| 17 | State, market and cost | 316 |
| 17.1 | An internal market | 316 |
| 17.2 | Controls | 322 |
| 17.3 | Liberalisation | 325 |
| 18 | Conclusion | 330 |
| | <i>References</i> | 331 |
| | <i>Index</i> | 355 |