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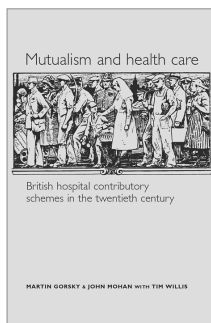
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# Mutualism & health care

Hospital contributory schemes in twentieth-century Britain

Martin Gorsky & John Mohan with Tim Willis



*Martin Gorsky is  
Senior Lecturer in the  
Contemporary History  
of Public Health at the  
London School of  
Hygiene and Tropical  
Medicine*

*John Mohan is  
Professor of Social  
Policy at the  
University of  
Southampton*

*Tim Willis is a  
Research Officer in the  
Department for Work  
and Pensions*

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*Mutualism and health care* presents the first comprehensive account of a major innovation in hospital funding before the NHS. The voluntary hospitals, which provided the bulk of Britain's acute hospital services, diversified their financial base by establishing hospital contributory schemes. Through these, working people subscribed small, regular amounts to their local hospitals, in return for which they were eligible for free hospital care. The schemes were described as 'one of the most outstanding examples of social organisation' in inter-war Britain. *Mutualism and health care* evaluates the extent to which the schemes were successful in achieving comprehensive coverage of the population, providing funds for hospital services, and broadening opportunities both for participation in the governance of health care and for the expression of consumer views.

Although the schemes covered around half the working population, the option of funding the post-war NHS through mass contribution was rejected. *Mutualism and health care* explores why this was so. It also traces the transformation of the surviving schemes into health cash plans, which offered low-cost health insurance against various contingencies not covered by the NHS, while seeking to retain much of the mutualist ethos of the pre-NHS era.

*Mutualism and health care* is a substantial

investigation into the attractions and limitations of mutualism in health care. It is highly relevant to debates about organisational innovations in the delivery of welfare services. It will be of interest to students and academics working in social history, social policy, British politics and health services research, and to all those with an interest in the development of health policy in Britain and its likely future.

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