

# The medical healthcare in France

A specific system, protecting everyone!



# A brief history...

- **Before the Revolution (1789):** the protection was guaranteed by the charity and the family solidarity. Having a lot of kids was the best solution to protect your old days. Churches were providing care thanks to the support of the rich families and landowners.
- Under Louis-Philippe **the first hospital** « Quatre-vingh » (« of the 80 ») is created followed later by the « Invalides » created by Louis XIV.

**The social risk management was very poor and not managed randomly.**



VERON-BELLE COURT Alexandre (1773 - )  
Napoleon visiting the military hospital in 1808 and talking to JF Coste (hospital manager) helping the invalid.



- **The French Revolution** (inspired by the British system, against corporatism) established the first public social protection. The state have to manage the social risk.

**In 1793, the principle of social solidarity is created in the Human rights declaration. But it took a century to implement it!**

Hôtel des Invalides, Paris

# Mutual aid societies structure social protection during the 19th century

- 1830 to 1905 : France experienced a phase of public assistance and free welfare, in the midst of the industrialization of the country.
- The first forms of social protection were workers' creations : They accompany the development of the working class and make it possible to escape the alienation of charity practiced by the Church and the bourgeoisie.

**The progress of social consciousness will encourage the transition from solidarity to resistance and struggle.**



- 1898 : The Mutuality chart is created : Companies can now form unions among themselves.
- This new and valuable ability gives them the possibility of combining long-term operations (life insurance, retirement, social works) and temporary relief.

**The law provides companies with a technical tool that has a great future: the independent fund.** Women and maternal mutuality occupy a growing place in societies thanks to this liberalization.

*Musée de la Mutualité (archives)* Formally born in the wake of the French Revolution, the mutual aid societies constituted for a century and a half the vital and emblematic structure of the mutualist movement.



*A Mutual Aid Society, est. in 1892*  
« Love each other »

# 19<sup>th</sup> century – 20<sup>th</sup> century

- Beginning of the era of the social, the justification of the intervention of the State because the division of labor increases **the dependence of each on all: the recognition of insurance as a technique for repairing risks and a means of solidarity.**
- Law of the 8/4/1898 : first law against the work accidents but only a few of workers will be protected by their employer and the risk.
- Beginning of the 20<sup>th</sup> century: France enters in the period of **social insurance with a lot of troubles and negotiations...**



*A poster promoting the law against the work accidents*



- From 1920 to 1940, the results obtained by a minority of workers were to spread to all employees, and even to the population.
  - After WW2 : only 7 million of people were protected.
- The system still doesn't include the unemployment coverage and has many shortcomings (insufficient health benefits, low level of pensions).

**1945: creation of social security based on a policy of full employment, the right to health for all and a fairer distribution of income.**

*Pierre Laroque, founder of the French Social Security has been inspired by Otto von Bismarck (1815-1898) and William Henry Beveridge (1879-1963).*

# Nowdays ... new challenges!

- French Social Security resulted at least as much from a political mix between the forces present in the National Council of Resistance (from the Communists to the Gaullists) and the corporations of the time, as from a political vision in social matters.
- **60' – 70' : several legal orders contributed to organize and reinforce the protection system for all the population**
- **1997: creation of the Carte Vitale**
- **Law of 28 July 1999 : universal health cover (CMU), ie protection on the only criterion of residence and additional cover for the most disadvantaged.** In addition to its social purpose, this law marks the culmination of the 1945 project for the universalization of social security benefits.
- **2000** : State medical assistance (AME) is the health cover for the poorest foreigners living in France in an irregular situation. They don't benefit from the social protection in general and don't have a *Carte Vitale*. (0,4 % of the health expenses)

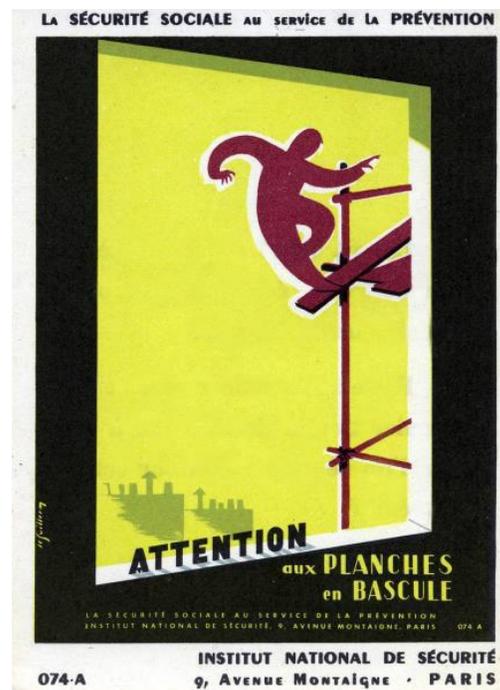
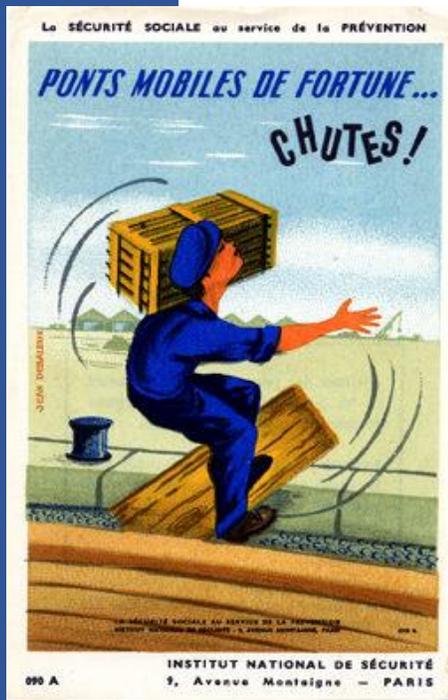


*Carte Vitale : the common health insurance card given to all beneficiaries.*

# Conclusion

The best (social) security is the one that maximizes the chances for a person to build their future, to fully exploit their capacities for self-development.

The new model goes beyond the principle of social benefits, deferred wages or income replacement to move towards that of **mobility, economic and social autonomy**.



Left : « Be carefull to makeshift movable bridge! »  
Right: « Watch out for rocking boards”

Thanks for your attention !

For further reading, in English:

[https://www.cleiss.fr/particuliers/venir/soins/ue/systeme-de-sante-en-france\\_en.html](https://www.cleiss.fr/particuliers/venir/soins/ue/systeme-de-sante-en-france_en.html)

[https://en.wikipedia.org/wiki/Health\\_care\\_in\\_France](https://en.wikipedia.org/wiki/Health_care_in_France)

<https://www.commonwealthfund.org/international-health-policy-center/countries/france>