

**Risque de santé, médecine préventive et médecine curative /
Health Risk, Preventive Medicine and Curative Medicine**

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Abstract

Dans un article important, Ehrlich et Becker ont analysé les activités d'assurance, d'autoassurance et de prévention dans un contexte financier unidimensionnel et mono-périodique. Nous examinons ici comment transformer le modèle pour l'adapter au traitement du risque dans le secteur de la santé. Ceci implique le recours à un modèle multidimensionnel où la structure temporelle des décisions a de l'importance. In an important paper, Ehrlich and Becker have analyzed the interdependence between three risk management activities: market insurance, self insurance and self protection. They have developed their analysis with the help of a unidimensional utility function in a mono-periodic framework. Although such assumptions fit many real world situations, they are not appropriate for an analysis of medical decisions. Indeed in the field of health, preventive decisions have to be made before knowing if the illness will occur and what its severity will be. On the contrary, therapeutic decisions are taken after the information on the presence and severity of the disease is revealed. Besides, when health decisions are concerned, the utility function should depend both on the level of financial wealth and on the stock of health. The purpose of the present paper is to introduce these features of the health sector into a model where the substitution and complementarity relationships between therapeutic and preventive medicine are investigated. Our major conclusion is that curative medicine and secondary prevention are clearly substitutes while curative medicine and primary prevention may be complements