

JEL CLASSIFICATION: I13

PROBLEMS OF THE MANDATORY HEALTH INSURANCE IMPLEMENTATION IN UKRAINE AND MEASURES TO SOLVE THEM

Yaroslav V. DROBOT

candidate of economic sciences, associate professor of finance Oles Honchar Dnipropetrovsk National University (Dnipropetrovsk)

Alina M. BORODENKO

student, 5th year Oles Honchar Dnipropetrovsk National University (Dnipropetrovsk)

This article proves the necessity of the restructuring the health care system in Ukraine by establishment of mandatory health insurance; and defines possible variants of its restructuring. The study describes the main problems, that can appear while the mandatory health insurance will be setting up, and that will prevent the achievement of its main goals – the improvement of quality of the medical services and attraction of additional financial resources. This paper also defines a number of measures to solve these problems and to create favourable social, economic and political precondition to implementation of mandatory health insurance. Besides, the article describes the main phases of preparation and establishment compulsory health insurance in Ukraine.

The current state of health care in Ukraine is extremely unsatisfactory, primarily because of insufficient funding for its effective functioning. A key role in reforming the health care system plays Ukraine transition to mandatory health insurance, which will act as an additional source of funding for the sector and will improve the quality of medical services.

Transition to health insurance:

- develop a clear model of mandatory health insurance Ukraine and strategy for implementation;
- prepare and adopt appropriate legislation and amendments to existing legislation for the transition to mandatory health insurance;
- to restructure the state and municipal health care institutions, healthcare institutions provide non-profit status of non-profit companies;

- the list of services to be provided free to all citizens;
- make a clear list of basic health services to provide the relevant institutions insured by compulsory health insurance and to calculate their costs;
- identify tax incentives for employers insured by their employees for a certain type of insurance;
- create a system of compulsory health insurance at the level of the whole country.

Choice of health insurance depends on the characteristics of health and the country as a whole. Ukraine should develop its own model of compulsory health insurance based on international experience and taking into account the trends and characteristics of social and economic development. In addition, it is impossible to introduce mandatory health insurance without preparation and reforming health care, because of the current situation, this type of insurance will not function effectively.

Before the introduction of compulsory health insurance should take appropriate legislative changes to restructure the state and municipal health care institutions to determine the list of free medical services provided by the state, and those subject to insurance coverage, develop a system of incentives. Compulsory health insurance will provide additional inflow of funds into the industry that will enable the health system to be mobile, dynamic and extremely functional. Services to be provided to the population will be more quality and relevant international standards.

References:

1. Bermutova K. A. (2012) *Oboviazkove medychni strakhuvannia: perspektyvy zaprovadzhennia v Ukraini* [Obligatory health insurance: perspectives of

its implementation in Ukraine]. *Novyny medytsyny ta farmatsii*, vol. 17, no. 430. Retrieved from <http://www.mif-ua.com/archive/article/34165>.

2. Bilyk O. I., Kachmarchyk S. A. (2013) *Perevahy na nedoliky vvedennia oboviazkovoï formy medychnoho strakhuvannia v Ukraini* [Advantages and disadvantages of introduction compulsory health insurance in Ukraine]. *Visnyk Natsionalnoho universytetu "Lvivska politehnika"*, 767, 270–276.
3. Zhuravlova Z. V. (2013) *Finansova osnova oboviazkovoho sotsialnoho medychnoho strakhuvannia v Ukraini* [Financial basis of mandatory social health insurance in Ukraine]. *Derzhava ta rehiony*, 1 (39), 83–87.
4. Zinkova I. O. (2014) *Vprovadzhennia oboviazkovoho medychnoho strakhuvannia v Ukraini* [Implementation of mandatory health insurance in Ukraine]. Retrieved from <http://naub.oa.edu.ua/2014/vprovadzhennya-oboviazkovoho-medychnoho-strahuvannya-v-ukrajini/>.
5. Kalinichenko O. O. (2013) *Perspektyvy vprovadzhennia nederzhavnoho pensiinoho zabezpechennia ta medychnoho strakhuvannia v Ukraini* [Perspectives of implementation private retirement insurance and health insurance]. *Visnyk sotsialno-ekonomichnykh doslidzhen*, 1 (48), 359–362.
6. The Law of Ukraine «Constitution of Ukraine». Retrieved from <http://zakon4.rada.gov.ua/laws/show/254%D0%BA/96-%D0%B2%D1%80>.
7. The official site of World Health Organization (2015). Retrieved from <http://www.who.int/>.
8. The official site of State Statistics of Ukraine (2015). Retrieved from <http://www.ukrstat.gov.ua/>.
9. The official site of Ministry of health care of Ukraine (2015). Retrieved from <http://www.moz.gov.ua/>.
10. Pavliuk K. V., Stepanova O. V. (2014) *Medychno strakhuvannia yak forma finansuvannia medychnykh posluh* [Health insurance as a form of financing medical services]. *Ekonomika subiektiv hospodariuvannia*, 3 (35), 162–171.
11. Polischuk E. M. (2008) *Medychno sotsialne strakhuvannia: problema systemy potrebuie systemnoho vyrishennia* [Social health insurance: problem of a system needs a systematical solution]. *Sotsialne strakhuvannia*, 2, 13–16.
12. Poprozman O. I. (2010) *Stan strakhovoho rynku Ukrainy v umovakh kryzy* [State of the insurance market in the conditions of crisis]. *Formuvannia rynkovykh vidnosyn v Ukraini*, 6, 140–142.
13. Proekt of the Law of Ukraine «The mandatory national health insurance 2597-1». Retrieved from http://w1.c1.rada.gov.ua/pls/zweb2/webproc4_1?pf3511=46465.
14. Proekt of the Law of Ukraine «The mandatory national social health insurance 2597». Retrieved from http://w1.c1.rada.gov.ua/pls/zweb2/webproc4_1?pf3511=46242.
15. Kutzin J., Cashin C. and Jakab M. (2010) *Implementing Health Financing Reform*, WHO on behalf of the European Observatory on Health Systems and Policies. Retrieved from <http://uhcforward.org/sites/uhcforward.org/files/E94240.pdf>.
16. Randall P. (2014) *Comparisons of Health Insurance Systems in Developed Countries*. *Encyclopedia of health economics*. Retrieved from <https://www.elsevier.com/books/encyclopedia-of-health-economics/culyer/978-0-12-375678-7>.