

## The main aspects of the development of the health insurance market in Ukraine

**Gataullina E.I.**

PhD in Economics,  
Associate Professor of the Department of Finance,  
Vinnytsia Trade and Economic Institute of KNTEU

**Bozhok M.O.**

Student,  
Vinnytsia Trade and Economic Institute of KNTEU

At present, most countries in the world are in the process of changing or implementing specific healthcare reforms aimed at creating an optimal and effective health financing system. The importance of medical care lies in the social, economic and moral responsibility of the state to citizens, because the health of the nation is a basic condition for the country's economic development and social well-being of society.

The development of market relations in Ukraine contributes to the formation of the domestic market for health insurance services. At the moment, the mechanism of health insurance in Ukraine is only at the stage of formation, only a voluntary form of medical insurance is active, and in general, health insurance, is in low demand and is inaccessible to the population.

The purpose of this article is to conduct a study on the health insurance market in Ukraine, study its problems and main measures for the introduction of an effective health insurance system in Ukraine.

The article is devoted to the study of the definition of the concept of medical insurance, in particular, the voluntary medical insurance is considered, the main aspects of medical insurance are revealed. A study was conducted on the development of the Ukrainian health insurance market. The problems were identified and measures on introduction of an effective system of health insurance in Ukraine were outlined. A number of measures have been identified that need to be taken to improve the normative and methodological basis of voluntary health insurance.

Today's health care situation requires the reform, development and implementation of effective programs that take into account the interests of all stakeholders and ensure: adequate funding for health facilities; a decent remuneration for medical workers (doctors); sufficient volume of medical services and at a decent level for all Ukrainian citizens.