

## DEMOGRAPHY, LABOR ECONOMY, SOCIAL ECONOMY AND POLITICS

### TENDENCY OF FUNDING OF SYSTEM OF HEALTHCARE INSURANCE: WORLD EXPERIENCE AND LESSONS FOR UKRAINE

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The article is devoted to investigation of financial aspects in medical domain.

The author emphasizes that particularly financial component is of special importance for healthcare system functioning and analyzes the main tendencies in the world-wide practice.

According to author's opinion among today's most significant healthcare funding trends in the world are:

- close relation between healthcare funding amount on macro level and expected life duration;
- governmental healthcare expenses compose considerable part of capital investment;
- permanent growth of healthcare funds in GDP and measures of national income and output structures in the majority quantity of countries, especially in economically developed;
- funding variety not depending on healthcare system type;
- state major role in healthcare funding system;
- medicinal services providers' payments according to the treatment results.

The author shows, that nowadays health status of population in Ukraine is critical. The financing level of medical service is lower in comparison with economically developed countries (taking into account the calculation of GDP) and its structure is ineffective.

Salary of medical workers is still inferior; as a result, it doesn't carry out its main functions.

There are a lot of government programs which are not duly financed. The funding for scientific research is minimized.

State and although its part in financing is lower in comparison with world-wide trends and direct payments of population have the major role in the structure of funding sources.

The providers of medical services are not duly paid which is based on principle of estimate.

Taking into account trends mentioned above Ukraine should: (taking into account critical health status of population) rise up healthcare financing amount; renovate the funding process in social (though today it is sufficiently costly); optimize its structure; reinforce funding application control; apply compulsory health insurance; integrate payment after treatment.