

PROSPECTS FOR THE INTRODUCTION OF COMPULSORY HEALTH INSURANCE IN UKRAINE

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The paper outlines the need for the introduction of a compulsory health social insurance. The basic problems to be solved for its implementation are analyzed. The basic laws on the subject are considered and conclusions about their strengths and weaknesses are made.

Medical industry in Ukraine today is not able to take advantage of a market economy. Health insurance is under development. The state budget, which is being funded by medicine, is unable to cover even half of its needs. The health insurance today is a clear explanation for many people; in other words, insurance is an assurance in the event of an insured event of compensation costs of financial aid at the expense of early accumulation of capital. This is due to the need to provide citizens with affordable, quality and various medical services. It can be an additional source of funding for health care. But today health insurance should be allowed to raise additional funds through various sources of medical care by providing

medical services and guarantees of various possibilities of their receiving in full for the entire population.

Mandatory state social health insurance – is a part of a system of compulsory social insurance, provides all citizens with an equal opportunity to receive medical care based on social equity and accessibility, regardless of age, gender, and health.

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