

## **PROBLEMS AND PROSPECTS OF IMPLEMENTATION OF COMPULSORY HEALTH INSURANCE AGAINST ONCOLOGY**

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The deterioration of the economic and financial situation in Ukraine leads to insufficient budget funds resulting in a critical lack of state capacity to fulfil the needs of cancer patients in health care. According to this, the legislative regulation of compulsory state social medical insurance is an urgent and important task.

An implementation of the compulsory state social medical insurance in Ukraine will contribute to the preservation and promotion of health and increase of longevity of population of Ukraine as well as allow creating legal and financial-economic mechanisms of enjoyment of constitutional rights of citizens of Ukraine to medical care and insurance.

At the first stages it is possible to propose the following ways:

1. Decrease in sum insured in 2-3 times. Insurance in such conditions will coverage only standard (minimum) set of medical services and in most cases will be insufficient for treatment, setting aside a rehabilitation period.

2. Partial public funding. In the insurance of this type the legislation of Ukraine provides that budgeting of this item at the expense of the State Budget will be cut off, however, it is clear that 100 thousand hryvnias is miniscule, but even payment of

insurance premium from it is very burdensome for the most of population, thus budget funding should not be cut off until other ways of funding of a fund against oncological diseases will be found, since even a half of the sum is enough for essential reducing the citizens' loading in paying insurance premium.

To impose a control and punishment for plundering allocated funds as well as create a simplified assistance system.

3. For further growth of insurance coverage it is possible to propose a creation of new taxes, which will be used for taxation of some operations in financial market (buying and selling of stocks etc.), this tax share will be small and in turn will not burden a taxpayer. In relation to taxpayers, such a tax concerns only legal persons and well-off section of the society, i.e. socially vulnerable groups of the people will not be liable to this tax, also it should be noted that revenue from this kind of tax should completely go to the Fund against Oncological Diseases.

The proposed measures are necessary only for the introduction and setting stage of functioning of the compulsory medical insurance, then it is planned that the Fund against Oncological Diseases will be able to decrease sums of insurance premiums at the expense of its own incomes.