

Solenko N.,
2nd course, Social Law Faculty,
National University «Odessa Academy of Law»

IMPLEMENTATION OF MEDICAL INSURANCE IN UKRAINE

In the process of the transition of Ukraine to the market economy there is an issue that requires changes — it is the functioning of health care system. Health care activity has a considerable social meaning, especially in regulating such social labour risks as temporal loss of capacity, accidents and professional diseases at the factories. Indeed, the preservation and recreation of working population health is one of the main driving forces for effective work for separate enterprises and the economy of the country as a whole.

Modern state of Ukrainian health care system does not completely allow to provide the right of the citizens on medical care at the level stipulated by the international standards and the legislation of Ukraine.

The current system of financing health care needs to be changed according to the principles of financing the cost of specific medical services provided to individual citizens [1].

Compared to the developed countries, the situation in Ukrainian health care system is much worse. Thousands of patients are not able to get free health care, which is guaranteed by the Constitution of Ukraine. There is a widespread practice of paying for medicines, supplies, diagnostic and even hospitalization by the citizens.

At the same time, extremely low salary of medical workers sometimes does not cover the people's living standard. Such situation has changed the mental and ethical attitude of medical workers toward the patients, and made them search for other sources of profit or require additional charges for their work from the patients.

Reformation of health care system and introduction of compulsory state health insurance in Ukraine has been declared by the authorities. The Verkhovna Rada of Ukraine has adopted several relevant laws; however none of them is considered and has no practical support. Up to now it is not decided for today, which model of medical insurance to choose [2].

On this stage, when the system of state medical insurance in Ukraine is only conceived, it is necessary to choose the best model for

our country and use positive experience of the foreign states where the system of medical insurance has been functioning for years.

According to the Ukrainian insurance legislation, medical insurance differs from life-insurance, as it does not envisage the risk of death or living so long to certain age or to the contract termination date that converts it into the risk type of insurance. The basic tasks of medical insurance are:

1) an intermediary activity in organization and financing of the insurance programs through granting medical care to the population;

2) medical, social establishments and private doctors fees for the executed work under the agreement through insurance funds, which are formed with the money payments of enterprises, establishments, organizations, citizens.

3) control over the volume and quality of implementation of the insurance medical programs by medical, preventive, social establishments and separate private doctors [3];

There are two basic types of insurance: voluntary and obligatory. Talking about social security in case of temporary loss of capacity, it relates to the obligatory type of insurance and it is provided by the organs of social security for working citizens. Medical insurance (continuous health insurance) is one of the types of voluntary insurance.

Voluntary medical insurance is an addition to obligatory medical insurance. Voluntary medical insurance provides the policyholder (insured) with the guarantees of full or partial compensation of the additional charges by the insurer, related to the address of the medical establishment after the service that is provided according to the program of voluntarily medical insurance.

Voluntary health insurance differs depending on the list of health care services (in case of hospitalization or call a doctor), who has to get an insurance (services for children or adults), the list of health facilities offered by the insurance organization to implement the program of voluntary health insurance and the cost of services. Voluntary health insurance involves the use of the insurance in which the insurer's liability arises from the fact of the disease or treatment.

Gorshenin Institute has conducted a phone survey «Health insurance system in Ukraine» on June 26th through June 28th, 2010. About one third of Ukrainians (36.3 %) think that implementation of health insurance system in Ukraine will bring down the level of corruption in Ukrainian medical care. Almost the same number of

Ukrainians (31.4 %) think that corruption will remain the same and according to every tenth Ukrainian (10.8 %), the implementation of health insurance system will only make corruption worse.

Half of Ukrainians (50.4 %) think that implementation of health insurance system will not change the level of doctors' expertise and professional skills. Along with that the same number of respondents (11.6 %) think that these levels will go down, 10.7 % claim they will go up.

Almost one half of the respondents (45.2%) support implementation of health insurance system in Ukraine. Among them 29.4 % said «rather yes, than no», 15.8 % gave a definite positive answer. About one third of the respondents (32.7 %) did not support implementation of health insurance system. Among them 20 % said «rather no, that yes», 12.7 % — gave a definite negative answer. Every fifth Ukrainian (22.1 %) could not answer that question.

In conclusion it is important to mention that implementation of medical insurance is a good step forward for Ukraine even though it may be difficult for national economy for the first few years to deal with it.

References

1. Koropetska T. O. Melnychuk I. I. Problems and results of health insurance in Ukraine [electronic resource] // Access mode:
http://archive.nbu.gov.ua/portal/soc_gum/inek/2011_7/31.pdf
2. Oliynyk O. O. Background factors and implementation health insurance of employees / O. O. Oliynyk // Economy. Sustainable development — 2011. — № 11. — P. 8-10.
3. Sholota M. G. Health insurance in Ukraine: problems and prospects of its implementation / M. G. Sholota // Innovative Economy — 2010. — № 5. — P. 5-7.

Tsymbal M. M.,
6th year student, Faculty of Maritime Law and Management,
Odessa National Maritime Academy

PRINCIPLES OF GLOBAL MARITIME TRANSPORT INDUSTRY CRISIS MANAGEMENT

In the last years crisis management has become the inevitable part of our lives. The growing amount of uncontrolled natural disasters,