

INCREASE IN MEDICAL INSURANCE MARKET MANAGEMENT EFFECTIVENESS AS A FACTOR OF HEALTHCARE SYSTEM DEVELOPMENT AND TRANSFORMATION

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This article deals with the issues of increasing the effectiveness of medical insurance market management, interaction between state and private practice in questions of medical services market development, and reforms of healthcare financing system.

Modern healthcare system in Russian Federation is being fundamentally transformed nowadays. At first, this is connected with the constantly increasing financing, both in absolute numbers and in correlation to GDP. Secondly, the recent financial crisis has forced state and government to transform the national healthcare systems, because of , on the one hand, a sharp increase of life span in the developed countries and, on the other hand, the worsening of demographic situation. And one of the ways of solving this problem is through the upgrade in medical insurance market management.

State public expenditure in different countries is defined by the influence of historical, political, economic, social and other factors. Healthcare expenditure directly concerns ensuring the recuperation and should be counted in composition of these costs, in our opinion. During socialism, there were practically no connections between staff deposit in a state "common purse" and goods that they can get back. They got a free form, though as a matter of fact it was just an arbitrarily-administrative redistribution of the main part of the goods, produced by workers. In democratic countries the mechanism of costs compensation was as an cooperation between employers, employees and state, as a representative of all layers of population, that was the result of employees long struggle for their economical rights. In time employers had to include staff expenditure, except salary, funds for staff maintenance in case of their constant (due to old age or disability) or tempo-

rary (due to illness) loss of ability to work, and also in case of job loss, costs on staff medical service and other social goals. As a result, social expenditure fund allocation appeared and the number of deposits is directly connected with the number and quality of employees' work and size of their individual income. Thus, a part of the salary is transformed for the employee into an insurance fund for the case of work ability loss. So, the main source of recuperation in market economy countries is the correspondent costs of employers.

Resources, socialized in state budget, are also a base of welfare financing, but they mainly are used to support people, who are not able to provide their own existence by themselves or on socially important goals, and as the source of state budget income are taxes, these are the resources of employers and employees.

Another practice is observed in other countries of Western Europe, where the specific gravity of remuneration of labor costs in the main amount of employers costs on man power oscillate between 69-95%, and allocations in social funds between 2-29% (the maximum specific gravity of remuneration of labor costs is in Denmark, Netherlands, Great Britain, minimum - in France and Italy). But it doesn't mean that in countries with high level of specific gravity of salary the social insurance system is not developed, and the deduction on social funds is taken from salary. For example, in France, along with employers' deduction on insurance social funds, approximately 18% of the salary is deducted.

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