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## MODERN STATUS MARKET OF MEDICAL INSURANCE IN UKRAINE: PROBLEMS AND PROSPECTS OF DEVELOPMENT

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*Summary. Work of market of medical insurance is analyzed in Ukraine. Determine the portion of the voluntary health insurance in the insurance market of Ukraine. The dynamics of each of the types of voluntary health insurance. Basic problems retentive*

*effective development of medical insurance in a country are certain. On the basis of foreign experience, the prospects for the introduction of obligatory social health insurance in Ukraine and the reasons for that inhibit this process.*

**Key words:** *voluntarily medical insurance, obligatory medical insurance, financing models of health protection, insurance services, insurance market.*

Ukrainian health care system today is under reform: voluntary medical insurance is gradually gaining popularity, and obligatory still no compulsory.

In recent years, the share of voluntary medical insurance in Ukraine insurance market grew steadily and in 2014 amounted to 8.5% of gross insurance premiums for all types of insurance and 10.9% in gross insurance premiums on voluntary insurance (except life). In 2000 the share of voluntary health insurance accounted for only 3% of the total insurance market.

Since voluntary medical insurance according to the Law of Ukraine «On insurance» takes the form of «health insurance (permanent health insurance)», «health insurance sickness» and «medical expenses insurance».

Thus, the health insurance market is developing quickly, especially permanent health insurance market, according to which in 2014 collected premiums written 137.9 million. UAH., or by 9.3% more than in 2013 and at 44.9 times more than in 2000 on growth in premiums significantly affected by higher prices of medicines due to changes in the exchange rate. At the same time, as a positive thing,

seeing an increase in the number of contracts for all types of insurance, which indicates the awareness of citizens and the corporate sector to purchase health insurance.

The population of Ukraine, gradually begins to realize that health insurance – it's the only way out of Health of Ukraine on economic and social crisis. And the first step in this direction should be the establishment and adoption of legislation that have adopted mandatory health insurance. Since 2002, Ukraine has annually offered bills that in one way or another related to it obligatory medical insurance. However, the main problem that prevents a final version to accept a particular bill is not forming a holistic integrated approach to reforming the financial mechanism of the modern national health care on the basis of obligatory health insurance.

Thus, the existing today in Ukraine health system needs immediate reform. Strict implementation of the «National Strategy for health care reform in Ukraine in 2015 – 2020 years» will implement an effective system of social health insurance and raise the national health care system to a new level.

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