

T. M. Kaminska, *Doctor of Sciences (Economics), professor of the Economic Theory Department of Yaroslav the Wise National Law University*

SOCIAL AND ECONOMIC MODERNIZATION AND HEALTH PROTECTION IN UKRAINE

Modernization of the modern national economy means its reformation in the direction of the postindustrial structure and human development. In contrast to world tendencies of anticipatory rates of growth of the tertiary sector of the economy (compared with the primary and secondary ones), over the last years the tendency was different in Ukraine. The trade, but not modern services, has been increasing. Anticipatory growth of the service export compared with the goods export, especially raw materials, should compensate the passive trade balance, which has been inherent to the Ukrainian economy since 2006. During the first quarter of 2015 (compared with the first quarter 2014), the goods export reduced by 32.9% (by 4629.0 million of dollars) [1]. Social and economic services, particularly health protection services, are a considerable component of the services. They are taken into account as part of current operations of the account balance. Thus, increase of medical and recreational services positively influences its remainder.

Progressive structure restructurization and overtaking modernization are terms of economic recovery and stable economic growth in Ukraine. This increase inevitably means improvement of public financing the health protection. Nowadays, it is scanty (approximately 3,8% of the GDP) and fixed assets are worn-out. Financing national programs accounts for not more than 40–50% of a required amount and salary of employees of the health protection field is one of the lowest in the country. For instance, according to data of the State Statistics Service of Ukraine, an average salary of permanent employees in March 2015 equals 4578 hryvnias in the industry, 4261 hryvnias in the wholesale and retail trade, 4226 hryvnias in the transport and communication, 8008 hryvnias in the field of financial and insurance activity, and 2490 hryvnias in the health protection fields. The salary amounts account for 118.5%; 110.3%; 109.4%; 207.3%; 64.5% to the average level in the economy, respectively [1].

Economic modernization is defined as application of new technologies, particularly information ones, in the health protection field. Before the economic crisis of 2014, growth rates of the IT market equaled 25% per year in Ukraine. In

2013 its amount accounted for almost 1.5 billion of dollars, including approximately 1.2 billion of dollars was offshore programming and 300-400 million of dollars were consumed in the internal market [2]. Ukrainian IT-professionals are recognized to be one of the best in the world. Nevertheless, a problem is non-perception of new technologies by managers, first of all in the public sector. However, in developed countries a trivial electronic document management system significantly reduced bureaucracy and enhanced competitiveness of national economies.

IT-technologies conduces to transparency of the medical labor market, since they enable to create a complete register of medical employees. There is a need for registers, which contain referent prices for medicines and medical equipment. IT-technologies reduce corruption, enhance access to European protocols (quality standards) for treatment and adaptation of the protocols to Ukrainian realities, and minimize deviations in calculation of treatment cost. It is very important from the standpoint of financing a medical service, but not a medical establishment. A right for the choice of a doctor and a hospital (it is better to carry out on the basis of an electronic resource) conduces to meeting needs of patients. Under conditions of competition, incompetent doctors get into a zone of risk. Transparent registers set out new requirements for chief doctors. They should become managers, who make optimal and transparent decisions under conditions of scarce resources. Hence, modernization of the health protection contemplates decentralization and financial autonomy of medical establishments and development of public and private partnership in the field.

As for a social aspect of modernization, this aspect in the health protection consists in providing equal access to health protection for all the citizens. Slow formation of an institution of informal payments to doctors is a hindrance for this process. On the one hand, the payments provide additional financing for the field. On the other hand, they cause differentiation in receiving of medical care among Ukrainian citizens. According to the UNO data, more than 80% of Ukrainians fall below the poverty line. On the average, they spend less than 5 dollars per day and 150 dollars per month for living and feeding [3]. Health of the poor persons consequently deteriorates. People need more money for treatment. That is to say, owing to informal payments, we observe regressive financing of medical services. Ways of reduction of the informal economy of the health protection field consist in increase of expenses for the field at the cost of: liquidation of offshores; demonopolization of the national market; implementation of electronic tenders of medicines; reduction of bureaucracy; development of medical insurance; significant increase of salaries of medical staff; support of civil movements for rights of patients.

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L. V. Nechyporuk, *Doctor of Sciences (Economics), professor of the Economic Theory Department of Yaroslav the Wise National Law University*

A SYSTEM OF FACTORS INFLUENCING FORMATION OF DEMAND FOR INSURANCE SERVICES

A market is a form of system of economic relations, which based upon good production and exchange, and a form of social connections between humans in the process of purchasing and selling goods and services. A market is a mechanism of connection of buyers (representatives, entities of demand) and sellers (representatives, entities of supply) of particular goods and services. It is also an area of relations between producers and consumers of goods and services. As for the insurance theory, it is worth mentioning that scientists frequently use concepts of «insurance market» and «market of insurance services». Some scientists suppose these terms to be coincident ones and others propose to determine some differences. We share the opinion of the latter and support conclusions of O. A. Hamankova, who considers an insurance market as a single formation being an area of exchange and distribution financial relations. These relations emerge between insurees regarding protection of their future interests and insurers (reinsurers), who provide such protection for a particular payment (an insurance premium) at the expense of monetary funds in the form of own or borrowed insurance capital. «The market of insurance services encompasses only those financial relations in the insurance market, which are relations of exchange and mediate purchasing and selling services on insurance protection. The very market of insurance services can be considered as a mechanism, which combines interests of demand carriers (insurance service consumers) and sup-