

Section 5. Regional economy

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THE ROLE OF HEALTH INSURANCE IN THE ECONOMY OF THE REPUBLIC OF UZBEKISTAN

Abstract. This article examines the health insurance system as an event to preserve human health, prevent the development and spread of diseases, as well as effective and promising conclusions for medical support for disabled people, since health is of great and special importance in the system of human values, and with its loss or significant deterioration, everything else no longer makes sense. I think it is appropriate to recall the words of the great Avicenna “There are three of us: you, me and the disease. Whichever side you take, that side will win,” The person who chose the side of the doctor will accordingly draw appropriate conclusions in the future in favor of the rational use of human resources, such as health. Civilization has gained a lot of experience in the fight against various diseases and cataclysms. The formation of large and real barriers between diseases and health has been going on for a long time, and the role of insurance in this is significant. The importance of insurance in the country’s financial system and the economy as a whole is emphasized, as it is a powerful support rod for medium and small businesses, which naturally affects the development of the country’s economy itself.

Keywords: health insurance, healthcare reforms, modern social needs, world experience, medical techniques, innovative developments.

Introduction

Purpose of the article: To identify, study, analyze problems, as well as finalize proposals for the introduction of advanced medical techniques, innovative developments and scientific discoveries, and a radical revision of the entire system as a whole and the application of WHO recommendations. To identify opportunities for the introduction of compulsory health insurance in Uzbekistan in the context of strengthening integration processes. Study of agreements between countries in the effective process of financing the medical sector, as well as approaches and conclusions of specialists effectively organizing a cluster model of healthcare organization in the regions and further development of digitalization of the healthcare system.

Research methods: In the process of collecting, processing and analyzing research materials, using modern materials on the introduction of compulsory medical insurance, which is being piloted in the Syr Darya, the interaction of the public and private sectors in medicine is studied according to the principle: universality, statehood, non-commercial nature and mandatory.

Results and analysis. As is known from world practice, compulsory medical insurance provides insured citizens with equal opportunities to receive medical care. For a complete review of our research, it is necessary to explain the term insurance, based on the sources insurance is a relationship to protect the property interests of individuals and legal entities upon the occurrence of certain events at the expense of monetary funds formed from the insurance premiums paid by them. There are basic types of insurance, such as personal, property, economic risk insurance, civil liability insurance. Compulsory medical insurance does not bind the patient to only one of the medical institutions. If there is a medical insurance policy, a citizen can be treated in any clinic in the country, get advice from any doctor. Issues such as contacting a specialized center corresponding to the disease, making an appointment with a doctor,

finding the necessary medications are easily solved. The health insurance system makes the payment system for medical services rendered dependent on the preferences of the consumer himself, because only he decides where to go and how much to pay. The system of compulsory medical insurance can include not only public clinics, but also private ones, which leads to increased competition between them, which implies the absence of corruption. At the same time, it should be borne in mind that the novelty of the health insurance system at the first stages will bring certain inconveniences until it is adjusted and transformed into the realities of our life and into the framework of the existing infrastructure, which is a normal adaptation period for any innovation process [3].

Issues of compulsory medical insurance were on the agenda in the speech of the President of Uzbekistan Sh. M. Mirziyoyev at a meeting with representatives of the country's healthcare sector, held in the format of an open dialogue held on March 18, 2022, where the following was said: "Time itself requires us to further strengthen the constitutional foundations of the healthcare system. Therefore, the transformation of national health care into a modern highly qualified sphere capable of providing qualitative improvement in the health of the nation, of course, should be reflected in the provisions of the Basic Law, which will become constitutional norms of direct effect. Citizens of the Republic of Uzbekistan have the right to a guaranteed amount of free medical care, established by law and, above all, by the Constitution. To this end, we must create a constitutional framework for the development of various forms of health insurance" [2].

To fulfill these tasks, it is necessary to purposefully develop and implement single-level smart medicine and increase the level of IT knowledge of participants in the field of medicine and related structures that form the infrastructure of collaboration. The primary link of medicine should become the main "transshipment" point in the system of early detection and treatment of diseases. It is also necessary to radically improve the quality of narrow-

profile medical services through specialized centers. Of course, digitalization in the field of medicine will dramatically reduce paperwork, which will entail the eradication of bureaucracy and the destruction of corruption in the healthcare sector. Competition is not only an engine of trade, but also a good tool for the development and expansion of private sector participation in all areas of medicine. Today, many representatives of this honorable profession, whether they are nurses or doctors in specialized areas, strive to improve their intellectual level in various medical educational institutions and contribute to science in their fields.

Life itself dictates that for any economy it is necessary to provide a safety cushion, as such is the very function of health insurance of the country's population. Of course, this is a long process, like any service that has been introduced in the form of entrepreneurial activity. However, according to the decree, government securities linked to inflation will appear in Uzbekistan from July 1, 2022. One of the points of the document is stated as follows: "The Ministry of Finance should develop proposals and recommendations on the direction of government securities linked to inflation in order for insurance organizations to invest funds generated by insurance premiums from voluntary pension insurance and types of long-term (five years or more) life insurance" [10]. The coronavirus pandemic has shown that the insurance sector, along with other sectors of the economy, needs a digital transformation. There are two types of health insurance practiced in the world – mandatory (state) and voluntary. Compulsory Health insurance (CHI) is a system of measures that are created by the state so that a person can receive free medical care in case of an insured event. In the case of compulsory health insurance, it is the state that guarantees the observance of the rights of the insured, regardless of whether the insurer has funds. Voluntary health insurance or state (VHS) is personal insurance, where each person decides for himself which company to take out insurance and which list of services will be

listed in the contract. In most countries, insurance companies can offer either a standard policy, which will include a limited number of services, or an individual one – it is made taking into account the wishes and health indicators of the client. The costs of medical services are fully covered at the expense of clients; so many citizens cannot afford a voluntary type [7].

The British experience has shown how necessary and important it is to implement programs and projects aimed at implementing IT such as the Internet of Things (to improve the quality and efficiency of services), intelligent infrastructure (smart cities, transport, and energy systems), and big data. Of course, the state has played an important role in the practical solution of this issue for learning and acquiring skills. In Germany, big data (the collection of information on the patient's medical history), artificial intelligence, the Internet of Things, cloud computing, distributed registry technologies with blockchain and business process robotics have developed rapidly. With the help of artificial intelligence, insurers will be able to choose the most optimal from the entire large flow of customer data, recognize customer faces, identify fraud and fraud facts. The evaluation and processing of big data using artificial intelligence will significantly reduce costs and transaction costs. The capabilities of the Internet of Things help to improve interaction with the client, to study the client in more detail to expand the offers of insurance products or behavior analysis.

In Singapore in 2018, FWD Hong Kong collaborated with 7-Eleven to launch a new claims processing service that fully integrated the process of filing, approving and paying claims through a mobile application. Customer requests are reviewed and approved by the FWD Insurance Solutions Center within 30 minutes, after which customers can receive payments at 7-Eleven stores or by direct crediting to their bank accounts.

In the UAE, much attention has been paid to the development of remote diagnostics and patient counseling in the country for many years. The start-

up technology company Quanterium Blockchain Solutions, one of the first in the UAE, proposed using artificial intelligence and big data, the Internet of Medical Things (IoMT), blockchain, robotics, as well as augmented reality (AR) and virtual reality (VR) with solutions such as 3D diagnostics, patient records and other healthcare platforms.

Uzbekistan is taking steps to develop digital technologies. Thus, on February 17, 2021, the decree of the President of the Republic of Uzbekistan “On measures to create conditions for the accelerated introduction of artificial intelligence technologies” was adopted. In accordance with the Strategy “Digital Uzbekistan – 2030”, as well as in order to create favorable conditions for the accelerated introduction of artificial intelligence technologies and their widespread use in the country, ensuring the availability and high quality of digital data, training qualified personnel in this area, the resolution approved a program of measures for the study and implementation of artificial intelligence technologies in 2021–2022 [7].

Based on the above, it should be noted that medical insurance can and should become commonplace for every citizen of this country, and the ways of introducing compulsory medical insurance should be put into use painlessly and with great benefit for both sides.

Conclusion

1. Public health assumes the same, but not always sufficient medical services for all social groups. An alternative to public medicine is voluntary and compulsory medical insurance, as well as paid medicine.

2. After the introduction of medical insurance, polyclinics and hospitals will fight for each of their clients, because insurance companies will conclude contracts only with those medical institutions where the client will be able to receive decent service and treatment [10].

3. The introduction will necessarily increase the cost efficiency of health insurance, improve the quality of medical services. It will help to solve such tasks as the formation of a competitive environment and the introduction of quality standards for services provided; ensure fairness in the allocation of resources; give freedom of choice of a medical institution or doctor, both to intermediaries and personally to patients; stimulate the use of resource-saving technologies; improve the welfare of healthcare and improve the material and technical base of healthcare institutions; creating conditions for attracting investments in the development of medical science and technology [11].

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