

## FEATURES OF HEALTH INSURANCE IN THE CONDITIONS OF THE PANDEMIC "COVID-19"

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### Abstract

*In this article, the implementation of health insurance in the system of social protection of the population in the context of the Covid-19 pandemic in developed countries, health insurance in the context of the pandemic to reduce health care costs, reduce the cost of health care and reduce the cost of health care.*

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### Introduction

According to the World Health Organization (WHO), "almost half of the world's population is not fully covered by basic health care." "More than 800 million people, or 12 percent of the world's population, spend at least 10 percent of their income on health care," he said. Although technological advances are addressing painful issues in medicine, poverty in many countries is not conducive to improving the health of the population. As a result, hunger and unhealthy lifestyles are making life difficult for millions of people. "At the same time, "in order to strengthen the gene pool of our people, it is necessary to improve the quality and expand the scope of medical services" is a sustainable task in ensuring the health of the population.

The World Bank's 2020 World Economic Outlook report calls for urgent action in the areas of economic policy and health care in the context of the Covid-19 pandemic, including the need to work globally to mitigate its effects.

According to international experts, the pandemic could leave more than 40 million people unemployed. In the European Union, the unemployment rate at the beginning of 2020 averaged 6.2 percent, while in Spain, Italy, France and Greece it is expected to exceed the average by 12 percent. According to the International Monetary Fund, the world economy is expected to shrink by 3% in 2020. The economic downturn is expected to be 6.1 percent in developed countries (including 5.9 percent in the United States and 7.5 percent in the eurozone), 1 percent in developing countries, 5.5 percent in Russia and 2.5 percent in Kazakhstan. Such changes in the world are affecting the Uzbek economy and healthcare. President of the Republic of Uzbekistan Sh.M. Mirziyoyev signed a resolution on July 2, 2020 with the participation of the World Bank on the implementation of the project "Emergency measures against Covid-19 infection in Uzbekistan." The total cost of the project is 106.757 million US dollars, of which 37.75 million US dollars will be spent on strengthening the

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national health care system to combat Covid-19 infection.

### **Main part**

The health of the population is one of the main indicators of the country's socio-economic development. Population health indicators are directly related to the state of the national health care system, in which the financial support of the health care system plays an important role. In turn, it is important to improve the system of financing the health sector, to develop health insurance, which is one of the main types of social insurance, to meet the demand of the population for qualified medical services.

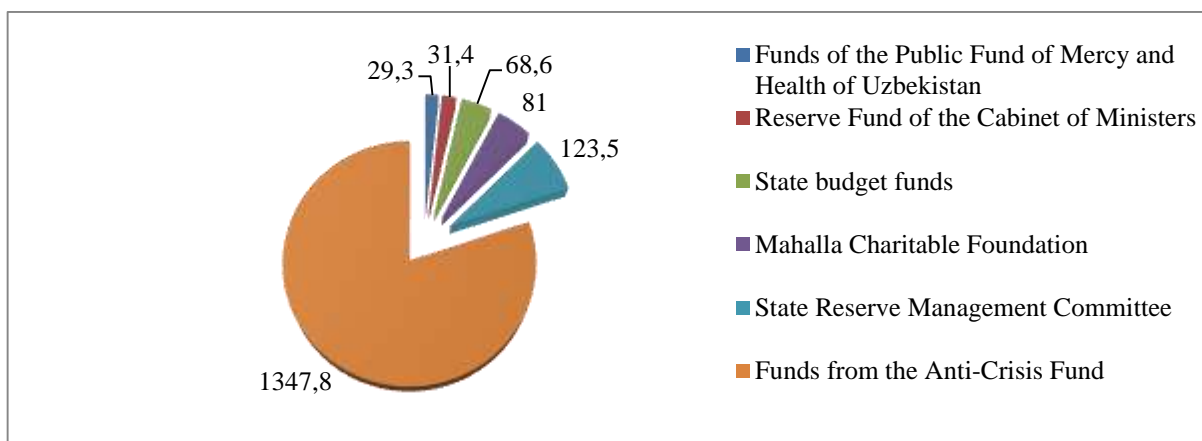
Although none of the existing healthcare models in the world are universal, the analysis of the strengths and weaknesses of these models, as well as the generalization of the experience of certain countries, is one of the most important modern approaches to healthcare in Uzbekistan.

On January 30, 2020, the WHO declared a new coronavirus Covid-19 pandemic in the world, and today coronavirus infection has taken over the world.

At the same time, in the era of the coronavirus pandemic, it is natural that the world economy, including the global insurance market, will suffer. The share of the insurance industry in world GDP is 6.1%. Insurance premiums collected in the United States, which suffered the most during the coronavirus pandemic, account for 25.0 percent of the global insurance market, and the share of the insurance industry in GDP in the United States is 11.3 percent. In European countries (France, Spain, Germany, Italy and others) that need the pandemic, the share of the insurance industry in GDP is 8.4%. This figure is 1.5% in Russia, 0.9% in Kazakhstan, 0.6% in Armenia and 0.4% in Uzbekistan. These figures show that the insurance market in our country is underdeveloped and the insurance system, including health insurance, needs to be reformed in the wake of the pandemic. In this regard, the development of the compulsory health insurance system plays a key role in the social protection of the population. In the Russian Federation and France, where there is a system of compulsory health insurance, 60-80% of the population's medical expenses are covered by the state. The rest is covered by citizens at their own expense or at the expense of the employer under the voluntary health insurance policy.

Life itself once again confirms the need for the development of health insurance during the coronavirus pandemic. For example, in the People's Republic of China, which is the epicenter of the coronavirus outbreak, all citizens are covered by health insurance and are covered by health insurance for those infected with the coronavirus.

As of August 4, 2020, the total number of people diagnosed with coronavirus in Uzbekistan was 26,804, and this figure continues to grow. The disease has a negative impact on the health of citizens of almost all countries and leads to a deterioration of the socio-economic situation in the country. The importance and complexity of the issue is that the spread of the epidemic in the country and around the world requires the state to mobilize large sums of money for its prevention and treatment. Resolution of the President of the Republic of Uzbekistan on April 15, 2020 "On measures to ensure the stability of the state budget of the Republic of Uzbekistan during the coronavirus pandemic and timely financing of priority measures" has played an important practical role in funding programs. To combat the spread of coronavirus infection, the funds were allocated 1.7 trillion soums and more than 72 billion soums from the state budget for the purchase of medical equipment.



**Figure 1. Expenses for treatment and rehabilitation of Covid-19 infection (billion soums)**

In particular, the priorities for ensuring the stability of the state budget and optimizing budget expenditures during the coronavirus pandemic and the global crisis have been identified.

The World Bank's 2020 World Economic Outlook report highlights the need for the Covid-19 pandemic to take urgent action in economic policy and health, including global cooperation to mitigate its effects, and social protection for the most vulnerable.

According to international experts, more than 40 million people are likely to lose their jobs during the pandemic. While unemployment in the EU countries averaged 6.2 percent in early 2020, the figure is expected to rise to an average of 12 percent in countries such as Spain, Italy, France and Greece. According to the International Monetary Fund, the world economy is expected to shrink by 3% in 2020. The economic downturn could be 6.1 percent in developed countries (including 5.9 percent in the United States and 7.5 percent in the eurozone), 1 percent in developing countries, as well as 5.5 percent in Russia and 2.5 percent in Kazakhstan. Such changes in the world are also affecting Uzbekistan. According to the Ministry of Economic Development and Poverty Reduction, the current state of the Uzbek economy and expected trends in the second quarter of 2020 amounted to 4.1%, a decrease of 1.6% compared to the same period last year (5.7%). observed.

Countries	Number of patients,	The average cost of treating a patient is in U.S. dollars	Part covered by health insurance, in percent
<b>Countries with developed market relations</b>			
United States	4713540	34000	50,0
France	225198	25000	80,0
Germany	212111	32000	96,0
Spain	297789	20000	50
United Kingdom	313349	30000	50
<b>Developing countries with market relations</b>			
People's Republic of China	88320	12250	66,6
India	1855745	4150	
Turkey	233981	15973	10

<b>Countries where market relations are formed</b>			
Russian Federation	854230	3150	60,0
Uzbekistan	26804	4600	-
Kazakhstan	93171	540	30
Kyrgyzstan	37141	734	30,0

During the Covid-19 pandemic, the costs associated with treating people with coronavirus and maintaining public health vary from country to country. During this period, the greatest pressure falls on the health care system. Treatment of coronavirus patients also varies depending on the country's economic growth rates and the health care financing model (Table 1). In some countries, patients with such a disease are fully funded from the state budget, while in others, citizens pay for health insurance, and in the absence of health insurance, at their own expense. For example, a significant portion of the cost of treating each patient with coronavirus is covered by health insurance. In particular, this figure is 50% in the United States, 80% in France, 96% in Germany, 66.6% in the People's Republic of China, 12% in the Russian Federation and 50% in Kyrgyzstan.

It is obvious that in most countries, health insurance has played an important role in covering the costs of treatment of patients in the Covid-19 pandemic. At the same time, the cost of treatment of patients with coronavirus from the state budget also plays a significant role.

## **Discussions**

In the Russian Federation, the cost of treatment of patients with coronavirus is covered in part by the State budget and by compulsory health insurance. At the same time, the amount of money spent on coronavirus treatment varies by region. For example, \$ 352 for patients with mild coronavirus infection (asymptomatic), \$ 1.8 thousand for patients with moderate coronavirus infection (fever), and \$ 7.3 thousand for patients with severe coronavirus infection. is being spent. It should be noted that compulsory health insurance plays an important role in financing health care in Russia, accounting for 62% of total revenues in the health sector. In the context of the coronavirus pandemic, the provision of medical care is carried out through the compulsory health insurance system.

In the United States, the cost of treating patients with a coronavirus infection is covered by their health insurance. The average cost of treatment for a single patient with a coronavirus infection can be as high as \$ 30,000 . According to an analysis by FAIR Health, citizens who do not have health insurance or whose insurance does not cover the treatment of coronavirus-like illnesses may have to spend between \$ 42,000 and \$ 74,000 if they become ill with Covid-19. At the same time, an uninsured citizen has to pay around \$ 73.3 thousand for a 6-day hospitalization, while patients with health insurance have to pay part of the cost for treatment, i.e. \$ 38.2 thousand. It should also be noted that in the United States, 28 mln. about a dozen people are uninsured. About 2 million of them. one is infected with the coronavirus and needs treatment. This is a threat to their lives in the current pandemic environment, with a negative impact on their financial situation. This once again confirms that health insurance is a vital necessity in the social protection of the population.

In Germany and Spain, the cost of treatment of patients with coronavirus is covered by the state and health insurance.

In the People's Republic of China, the cost of treating patients with coronavirus infection is largely covered by the state. It costs an average of \$ 3.2 thousand to treat one patient. Depending on the condition of patients with coronavirus infection, the amount varies: an average of \$ 21.2 thousand for the treatment of critically ill coronavirus patients, and up to \$ 141,000 for the treatment of critically ill patients in individual cases. 66.6% of the cost of treatment of patients with coronavirus infection is covered by health insurance.

## **Results**

In the Kyrgyz Republic, all costs necessary for the treatment of patients with coronavirus infection are borne by the state. It costs \$ 107 for a mild coronavirus patient, \$ 220 for a moderate patient, \$ 1,007 for a critically ill patient, and \$ 1,600 for a critically ill patient. .

The cost of treatment of patients with coronavirus infection in the Republic of Kazakhstan is covered by the Social Medical Insurance Fund. The cost of treating a single patient with a coronavirus is around \$ 38 per day, which means that the cost of treatment per patient (14 \* 38) is \$ 532.

In Uzbekistan, all patients with coronavirus infection are treated at the expense of the state budget. An average of \$ 3.2 thousand is spent on each patient in moderate condition, and an average of \$ 6.4 thousand is spent on each patient in critical condition in the intensive care unit. As a result of the experience of Uzbekistan in the field of medical protection during the pandemic, first of all, the greatest priority was given to public health, and as a result of full mobilization of all opportunities, the gradual abolition of quarantine measures was achieved.

From the above, it can be seen that the amount of money spent on the treatment of patients with coronavirus infection depends on the socio-economic situation of the country, the development of private medicine, the level of development of the health insurance system and the amount of funds allocated per capita. According to WHO standards, countries should allocate at least 6% of GDP to the health care system. According to the standards of the Organization for Economic Cooperation and Development, this figure is 7%. Allocations for health care in the Russian Federation account for 5.3% of the country's GDP and are below the established norm. For comparison, the figure is 17.1 percent in the United States, 12.2 percent in Switzerland, 10.9 percent in Japan, and 7.1 percent in Germany. In Uzbekistan, the figure is around 3%. This shows that health insurance is also developed in these countries. In these countries, both retirees and recipients of social assistance (benefits) and low-income people allocate funds for health insurance. In the U.S., Medicare and Medicaid programs also provide affordable medical care to low-wage citizens.

## **Conclusion**

The Covid-19 pandemic calls for the modernization of the health care system in all countries. It also shows the need to develop the private health care system, improve the organization of the social insurance system and introduce compulsory health insurance, which is an important type. Based on best international practices, the introduction of compulsory health insurance in Uzbekistan will provide the population with access to adequate medical services, improve the quality of medical services and serve as an important financial source in the treatment of various infectious diseases (eg coronavirus infection).

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