



## **HEALTH INSURANCE**

Abdurahmonova Nodira Xusniddinovna

Ilmiy rahbar

Safaraliyeva Shahrizoda Sanjar qizi  
Toshkent tibbiyot akademiyasi sog'liqni  
saqlash menejmenti fakulteti 2-bosqich talabasi

### **Anotsation:**

In this article we can find out the benefits and benefits of health insurance, as well as the types of insurance.

**Keywords:** insurance, OMS, DMS, medical insurance.

### **Introduction**

It is a type of insurance that covers the risk of health insurance or medical insurance (also known as medical care in South Africa) in full or part of the risk of a person exposed to medical expenses. The insurer may develop a regular financial structure, such as a monthly premium or payroll tax, to provide money to pay for health care fees specified in the insurance contract by assessing the overall risk of health risk and the costs of the health care system from risk money. Benefits is administered by a central organization, such as a government agency, a private business or non-profit organization.

Medical insurance is described as "a cover that provides payment of benefits as a result of illness or injury," according to data from the American Health Insurance Association. It includes insuring damages caused by accidents, medical expenses, disabilities or accidental death :225

Medical insurance is a type of human health insurance that involves the status of insurance by regularly investing funds together in the general fund, the cause of consultation with a doctor, or the coverage of some of the other medical expenses.

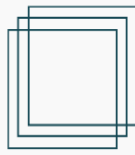
What is medical insurance and how will it be?

Health insurance or health insurance is a type of insurance that covers the cost of medical and surgical services. He guarantees medical care, and also guarantees his payment in case of incidents specified in the insurance contract: usually, the mystery of these includes emergency dental and surgical services, as well as doctor's consultations. Health insurance is mandatory (OMS) and voluntary (DMS).

Compulsory medical insurance is a system of government-created measures for a person to receive free medical care in case of an insurance event. In the case of compulsory medical insurance, the state guarantees compliance with the rights of the insured, regardless of the presence of the insurer's funds. To cover expenses, funds are subject to compulsory medical insurance premiums, which do not cost the state budget.

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Voluntary health insurance is a personal insurance in which each person decides in which company to issue insurance and which services are listed in the contract. In most countries, insurance companies can offer a standard policy or individual policy that includes a limited number of services - it is structured taking into account the wishes and health indicators of the customer. Costs of medical services provided in the insurance policy are covered by the customer's expenses. In most cases, optional health insurance is not available for low-income people and introduces compulsory medical insurance into the health care system of developed countries that care about the health of their citizens.

Many people should not know exactly the amount of money they spend on medical services.

Each of us seeks not to get sick or to be healed ourselves. But in both cases, not everyone can afford to cover the financial costs of addressing complications of the disease and maintaining health.

(Matthew 24:14; 28:19, 20) Today, for example, specialized medical insurance funds operate in many countries around the world.

The main purpose of such collections is to finance a compulsory medical insurance system to ensure that patients receive quality medical and preventive assistance.

In many countries, citizens raise the necessary funds for treatment by paying the state-specified amount of money to the Special Fund during their working time. If necessary, a citizen will be given the opportunity to receive guaranteed medical care at the expense of funds collected by the drinker.

There is a whole system of health care funding in our country. However, due to the lack of equal access to medical services, the lack of financial protection for the population, and the low efficiency of the distribution process, a number of problems have not been solved. To assist individuals desiring to benefit the worldwide work of Jehovah's Witnesses through some form of charitable giving, a brochure entitled Charitable Planning to Benefit Kingdom Service Worldwide has been prepared.

In accordance with this project, comprehensive four-phase measures are outlined to phase out the compulsory medical insurance system.

Preparation phase: Develop a compulsory medical insurance system during 2019-2020: In the first phase, this draft resolution establishes the Office of the High Commissioner for Human Rights (hereinafter referred to as the Assembly).

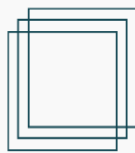
Bank Accounts: Bank accounts, certificates of deposit, or individual retirement accounts set up as a trust or made payable on death to an entity used by Jehovah's Witnesses in accord with accord with<sup>7</sup> to the modern-day New World Transliteration of the Holy Scriptures. At first, the Assembly is responsible for the gradual introduction of compulsory medical insurance throughout the country.

ALSO...

It is also important to remember that the minimum policy-making framework needed to establish a compulsory medical insurance system is not to be overlooked. In our view,

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the most important of them is the development and adoption of the "Health Financing Strategy for 2019-2025."

The strategy is a complex set of measures aimed at strengthening the health care system and budget-shaping processes for strategic planning.

The main objective of this Strategy is to enable all populations to receive quality medical care, which requires optimizing the financing system in the field of medical insurance and systematically regulating the relationship between insured persons and ensuring that quality medical services are received through certain insurance programs.

The next unique document is a methodology for determining the types, size and cost of a package of state-guaranteed services. The package of state-guaranteed services includes a number of services, including emergency medical care, measures to ensure a healthy lifestyle, disease detection and diagnosis, their prevention, rehabilitation, treatment, palliative care and dental care, and medical equipment.

Primary stage: implementation of compulsory medical insurance (2020-2021)

Pay for "every treated condition" in clinical-cost groups in state inpatient treatment organizations in the second phase

and the transition to modern payment facilities and the provision of all primary health-care assistance throughout the country, and the implementation of single per capita financing regulations in their institutions. At the same time, it is proposed to develop a single information system for registering medical care provided by the Ministry of Health to ensure the effectiveness of data exchange. An absolutely new information system allows you to quickly and appropriately react to the problems that arise and to provide information support.

As the final result of the second phase, as of January 1, 2021, compulsory medical irrigation procedures in the syrdarya region have been introduced in an experiment with the funds of the Compulsory Medical Insurance Fund, which includes the following:

Irrigation of settlements;

The amount of guaranteed health-care assistance that covers expenses;

Individual identification numbers of compulsory medical insurance for citizens.

Children, from birth to the age of 18;

Disabled and participants in the war from 1941 to 1945, as well as their equivalents;

Participants in the labor front behind the war from 1941 to 1945;

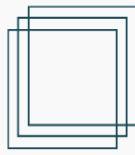
One of the parents or guardians or guardians of the child who was engaged in his care until he was three years old;

Persons in need of another person's care, including disabled children, disabled people in Group I and II;

Eylar Homilator;

Chernobyl victims of the AES accident and those involved in its elimination.

Phase III: Implementation of compulsory medical insurance system.



Medical personnel surgically harvested a mature egg from her, placed it in a glass egg and fertilized it with her leaves by a sophisticated state. All institutions and doctors accredited (licensed) from the Ministry of Health under compulsory medical insurance, regardless of their ownership, will have the right to provide medical services under contracts.

### **BY CATEGORIES**

(Matthew 24:14; 28:19, 20) Jehovah's Witnesses would be pleased to discuss these answers with you.

Medical personnel surgically harvested a mature edesy from her, placed it in a glass edes, and fertilized it with her hands.

Long-term extended phase: widespread implementation of compulsory medical insurance (2023-2025)

In the final phase of the implementation of the compulsory medical insurance system, all categories of people in all regions of the republic are expected to be added to the system. It is aimed at achieving the following results:

- to clearly distinguish the volume of single state-guaranteed medical services from the services provided for by patients, to develop a health care system aimed at meeting the needs of citizens for medical services in a timely and efficient manner;
- strengthening health and increasing the average life expectancy, reducing the level of informal payments for medical services;
- formation of a financially stable system that allows to ensure the solitive accountability of the state and citizens in health care, improve and finance the volume, quality of medical services;
- sustainable financing based on the effective activities of suppliers of medical services;
- create conditions for the development of healthy competition among suppliers of medical services;
- to encourage the introduction of new corporate governance methods and to attract additional resources to the health care system.

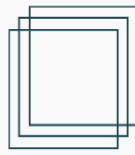
The World Health OrganizationMa'Lumotiaccording to that, almost half of the world's population is not fully covered by the most necessary medical services. More than 800 million residents or 12% of the world's population spend at least 10% of their income on health care costs.

While technological progress is addressing painful issues in medicine, poverty in many states is not allowing public health levels to rise. As a result, hunger and an unhealthy lifestyle make life more difficult for millions of people. So, are there ways to solve the problem?

One of the most optimal solutions is the introduction of compulsory health insurance. At the same time, all layers of the non-financially strong population will also be covered by full medical care. But only a few developed countries have successfully introduced this type of insurance into practice. Because to promote the system, medicine needs to

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be uniformly developed throughout the country, as well as a number of economic and social factors that prevent medical insurance from being introduced to practice.

Medical insurance is an opportunity that not only guarantees public health but also can positively change the material and technological base of medical facilities (such as corruption, bureaucracy, queuing, staffing shortages, and so on).

All of the United Nations member states aim to introduce general compulsory insurance (universal medical coverage) by 2030. What about In Uzbekistan? Is it possible to introduce compulsory medical insurance into practice? What to do in this regard? How self-justified was this in international experience?

Hamdam Otaoev, head of the department at the Institute for Legal Problems and Parliamentary Research before the Supreme Court, told Kunuz about the matter.

### **What is the purpose of medical insurance?**

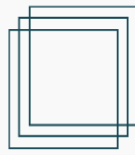
In the field of medical insurance, world practice applies mainly to two types of medical insurance: voluntary and compulsory medical insurance. It is no secret that medical care prices have become more expensive in recent years. In this case, there may be no material opportunity to use highly qualified medical services in vulnerable populations. One of the main goals of compulsory health insurance is to provide everyone with the same opportunity to use medical services, addressing the same problem. The introduction of compulsory medical insurance will result in an increase in the quality of medical care, which in turn will allow citizens to exercise their right to use qualified medical care. Simply put, compulsory medical insurance is used to prevent the risk of a citizen not being able to pay a large sum of money for medical services at once in cases of poor health.

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