

The Challenges of Implementing Health Insurance Policies

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Introduction

- Enthusiasm surrounding liberation of health care financing from the state budget
- Eagerness to start using the „new system“
- Opportunity to focus on many technical, social, ethical, economic and political questions

Framework of health insurance arrangements -1

- Policy definition, legislation and regulations
- Development of computer and administrative system
- Staff recruitment and training
- Property and equipment acquisition
- Identification and registration of health care providers

Framework of health insurance arrangements - 2

- Identification and enrollment of persons covered by the scheme
- Introduction of contribution collection arrangements
- Establishment of payment arrangements with providers
- Establishment of post-payment review mechanisms

The major challenges

- Social, ethical and economic character
- Universal and equitable access to health care at reasonable overall cost to the society and an efficient allocation of resources
- Challenge for all the health care systems
- The real challenge in countries in transition: political character
- Mastering reliance upon the “good father” - the state
- Depression of national economy – no additional funds

Acceptance of the new system

- **Public acceptance** – expectation of receiving more and better health care
- **Main stakeholders:** health care providers and government
- **Providers:** own stable source of money, independent of state budget
- **Political will:** to dispose of state-run health care financing and provision
- **No opposition** against the implementation of national health insurance system

Development and implementation

- Introducing of national mandatory health insurance system with universal coverage of the full extent of medical and hospital services available / 1992-1993/
- National Health Insurance Agency, since 1995 multiple HIA – no distinctions, neither in the contribution rate, nor in the benefits covered

Present problems

- The expectation to detach financing of health care from the state budget has not been fulfilled
- **The state is the payer of contributions on behalf of more than one half of the population**
- Residual financing continues – resources under pressure of alternative demands on the government budget
- **Inbalance between the revenues** (limited by legislation) **and the benefits** (volume and structure of services covered has been expanding)

Next steps

- Separating of the health insurance contribution payments from the state consequently; financial autonomy and equilibrium
- Reducing benefits of the obligatory health insurance scheme
- Creating more resources for health care financing
- The introduction of supplementary voluntary insurance and user charges
- More opportunities for free choice and sustainable financing of health care

Conclusion

- **The lesson**, that can be learned from our experience:
- One of the challenges of implementing health insurance policies should not be underestimated, namely:
- **The challenge to become independent from the state!**