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COMPULSORY HEALTH INSURANCE: MODERN REALITIES, CHALLENGES AND PROSPECTS

The article evaluated the current state of the compulsory health insurance on the basis of the key performance indicators analysis of health insurance companies in the Russian Federation. The problems impeding the effective functioning of the compulsory health insurance system are indicated. The advantages and disadvantages of compulsory health insurance from the standpoint of the insured were systematized. Separately the negative aspects of the compulsory health insurance system functioning for health professionals were highlighted. The main tasks of further development and improvement of the compulsory health insurance system were defined.

Keywords: health insurance, compulsory health insurance, health insurance organizations, financial provision of compulsory health insurance, voluntary medical insurance.

... .. [1, 2, 5, 6, 7, 10]. , -

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[1, .63].

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» [2, .69].

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... .. 2012-2015 . -

[3]. 71' 59, 2014 . -
54 [4]. 01.07.2016 . -

... .. -

... .. (.1). -

... .. 85,5%, 2013
2015 . 2012 . 95,2%.

1.

	2012 .		2013 .		2014 .		2015 .	
	·	%	·	%	·	%	·	%
—	840235,9	100	1199749,9	100	1360134,4	100	1537111,7	100
:								
·	718801,9	85,5	1145366,3	95,4	1291923,2	94,9	1463507	95,2
·	22380,4	2,6	46302,2	3,8	64916,3	4,7	71783,3	4,6
·	11,9	0,001	12,3	0,001	14	0,001	17,2	0,001
·	99041,7	11,7	8069	0,6	3280,8	0,2	1804,2	0,1
—	804749,8	100	1137611,7	100	1305540	100	1459754,6	100
:								
·	701093,2	87,1	1127859,5	99,1	1300988,5	99,6	1454960,2	99,6
·	2245,6	0,3	3373	0,3	4198,4	0,3	4425	0,3
·	101411	12,6	6379,3	0,5	353,1	0,02	369,4	0,02

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[3]

2012 2015 . -
 2 .
 « 2012 . » ,
 : 11,8% 2012 .
 0,1% 2015 . , 2012 . 91,9%, 2014 . — 59,3%, 2015 . — 45%.
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[7, 8]

(.1).
 5
 (70%)
 ,26,1% , 44,5% —
 » [5, .21].

.1.

