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PROBLEMS OF HEALTH INSURANCE AND THEIR POSSIBLE SOLUTIONS

The author analyzes the current problems of formation and development of the compulsory medical insurance practice in Russia. Contradictions impeding its effective functioning are revealed. The need for compulsory health insurance is based on the citizens' need for obtaining the state-guaranteed level and scope of health care services, regardless of wealth or social status of the citizen. All citizens, regardless of age, sex, health, ethnicity, place of residence, income level, social status, are entitled to receive state guaranteed level of medical services. Ensuring access to health care for all citizens at a certain legislation level, through the control of the collection, redistribution and use of the MLA fund is the main state objective in health care.

Keywords: compulsory health insurance, the insured, the health insurance fund, federal fund, voluntary medical insurance, the problems.

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