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### THE INFLUENCE OF MEDICAL INSURANCE ON STATE PROFITS

*The average life expectancy in Kazakhstan is 70 years which is very low especially when we compare it to the global average life expectancy of 66.12 years. Therefore this article depicts establishment of the medical insurance system in Kazakhstan and comparing other countries health care system, their profits. Also shows the advantages and disadvantages of global medical insurance system.*

**Keywords:** Medical Insurance, Kazakhstan, tenge, hospital, medical care, state budget

#### INTRODUCTION:

The average life expectancy in Kazakhstan is 70 years which is little bit more especially when we compare it to the global average life expectancy of 66.12 years, and this is taking into account many countries that are far worse off, in terms of national healthcare, than Kazakhstan. According to the World Health Organization (WHO) has scored Kazakhstan 62 out of 191 countries globally [1].

Therefore Kazakhstan wanted to raise the healthcare system in 1996 and make medical insurance to protect nation health. It was first endeavor to set up obligatory health insurance, unfortunately, it ended with state corruption.

As we know the health care system is one of the indicators of human life index. Foreign investors point mainly to employee's health, and state's economic stability. Kazakhstan government should think about that.

Regarding to World experience on medical insurance is spreading out system which gives a good result. Because people will accumulate their part of money to it, when they fall ill they will not care about their payment.

#### Purpose:

- To illustrate the impact of medical insurance system on state income;
- To show the advantages and disadvantages of the medical insurance for health care system;

The following numbers described the sad state of healthcare in Kazakhstan. From 1989 to 2001, the number of doctors to every 10,000 population is 34.6 (representing some 15% drop), and the number of hospital beds to every 10,000 population is 74 (a dramatic drop of 46%). Some stability was restored in the subsequent years and by 2005, the above ratios have progressively risen to a more respectable 55 and 77 [2]. For many years, a mandatory health care insurance program has been on the drawing board but without much progress. The whole situation is compounded by low pay for health care workers and inadequate medical equipment.

Kazakhstan is in a healthcare crisis, but it can still offer adequate but expensive treatments in their private hospitals that are only located in the major cities. If there is a healthcare facility outside a major city, in most cases it will only be able to provide immediate and temporary emergency treatment.

In the middle of 1996 years our state tried to accept obligatory medical insurance. Is Kazakhstan ready to set up the health insurance system?

Among world countries have several types of financial health care system they are state, budget-insurance and private.

Nowadays, budget-insurance model transferring on health care system is topical for Kazakhstan. Our country is trying to find countries with good experience on medical insurance. According to the Minister of Health Care system he supposed that German health system will guide to Kazakhstan medical insurance. Because German system can be classified as our country's condition and their medical insurance is based on budget-insurance model. Budget-insurance model includes three subjects they are state, employer, employees [3]. From my perspective, budget-insurance system let to take responsibility from three sides and state will not spend a lot of money for health care system.

Medical insurance – insurance that compensates the insured for the medical expenses of an illness or hospitalization. Right now, the large companies are insuring their employees on health care. According to statistics, 2% of nation of Kazakhstan are using voluntarily medical insurance system [4].

#### RESULTS:

Regarding to the Minister of health care department delivered the law about obligatory medical insurance system. The employers' contributions to the fund is 2 % from the average income of employee in 2017, 3% in 2018, moreover, 4% -2019 and 5%-2020 years [5].

State makes a program to provide people who are not able to work such as kids, pensioners, not able to work people, unemployment people. They will take care of a free medical treatment which government will provide from Republic budget.

However, our health care will compose from 3 systems which are basic, insurance, individual.

First- basic system includes first-aid, extreme help, vaccination, out-patient-polyclinic aids. This system will be accessible for every citizen of Republic Kazakhstan and oralman. It will be funded by Republic budget.

Second- insurance system composes of out-patient and in-patient aid, rehabilitation, nursing care, high-tech aid. It will be available for participants on medical insurance system, people who will pay.

Third- individual system is maintained on agreement between employer and employee.

Right now, some companies pay money for their employee on medical insurance which is called voluntary health care insurance. For instance, one employee are sick, he can take care from hospital on his gathered money in medical insurance system. But this voluntarily system will not care as chronic and heavy treat disorders. It costs 100 000-250 000 tenges for all medical care, however, they had available price 30 000-50 000 tenges only in extreme cases. Therefore, 100000 people are provided with medical insurance, but this number is not compared quantity with all Kazakhstan nations [6].

In order to pass to this system, all citizens must take a medical examination and fill in case history about their health condition, then the medical insurance companies will determine the price for their security. From my point of view, "Salamaty

Kazakhstan” program can encourage with medical examination. For example, health trains will take a medical exam all citizens of Kazakhstan and our out-patient-polyclinics can fill in the case history of people.

Is it effective method to prolong the age of nation? In terms of advantage, health insurance might be able to help us when we are sick or get an accident effectively. Effectively means that by using health insurance we save our time and our money. In fact, someone cannot predict when or where she might get disease or an accident. Consequently, we do not prepare for having that condition financially in this moment it is good. They offer more flexibility in choosing your own doctor. You can decide the time to see your healthcare provider and type of treatment you want, as long as you remain in the limit that insurer will repay. For example, the uninsured women and their newborns receive, on average, less prenatal care and fewer expensive perinatal services. Uninsured women are more likely to have poor outcomes during pregnancy and delivery than are insured women.

On the other hand, the medical insurance companies will register as entrepreneurship companies and they will pay taxes to Kazakhstan, also state can identify the illegal companies in Kazakhstan. Moreover, medical insurance reduces absenteeism. A healthy employee is more present and productive. And the more physically sound workers are, the less likely they will be to miss work days. “If you prevent illnesses and you maintain a healthy weight”. Also employer will not pay for disable person. And it reduces the state budget. It will be benefit for Kazakhstan.

Medical insurance can prevent huge amount money from budget, because the state is spending million tenges for health care system every year. Also our medical system will improve their quality, state and private systems will encourage their technologies. Patients will choose their high qualified physician; every doctor will compete each other to accept patients. Then they will improve their qualification, it can help to find high qualified doctors to hire. And every medical insurance company will demand hospitals to take carefully each patient to find more money.

In contrast, health insurance also has some disadvantages, medical coverage, and pre existing exclusion. The medical coverage might not be enough sufficiently to cover the cost of tests, surgeries, and procedures that need to be carried out. This can leave the person paying high bills for medical services and may even cause some people to refuse medical care that need. This can lead to an exacerbation of illness or even death. It can influence to human life index which identify the rate of country.

#### **CONCLUSION:**

In summary, health insurance is important for both individuals and families, as it relieves the burden of any unexpected medical emergencies. The benefits of insurance are clear; it provides you with the means to look after yourself and your relatives without worrying about the cost of medical care. Also it helps to gather the high qualified physicians and nurses, to collect the healthy workers for production of state. One of the main benefits is to rise the age of nations and improve the human life index. How we previously mentioned the disadvantage of system is people will not use the high price medical insurance, therefore it can result in to increasing the death of population. Right now we should provide the all citizens with basic health care service; it is pointed in Constitution of Republic Kazakhstan. In order to achieve it, state must set up budget-insurance health system. We think that we should skip the disadvantages of medical insurance system, and set up this program to Kazakhstan, it is proved by the World experience.

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МЕДИЦИНАЛЫҚ САҚТАНДЫРУДЫҢ МЕМЛЕКЕТ ПАЙДАСЫНА ӘСЕРІ

**Түйін:** Қазақстан азаматтарының орташа өмір сүру ұзақтығы 70 жылды құрайды, бұл көрсеткіш бүкіл дүниежүзілік нәтижеме салыстырғанда көңіл көніштер нәтижені көрсетпейді. Сондықтан да Қазақстан Республикасының Денсаулық сақтау ұйымы міндетті медициналық сақтандыруды енгізуді ұсынды. Медициналық сақтандыру арқылы Қазақстанның денсаулық жағдайын көтере аламыз ба, әлде жоқ па? Бұл сұрақтар жайлы осы мақала қарастырылған.

**Түйінді сөздер:** Медициналық сақтандыру, Қазақстан, теңге, аурухана, медициналық қорғау, мемлекеттік қаржы.

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## ВЛИЯНИЕ МЕДИЦИНСКОЙ СТРАХОВКИ НА ГОСУДАРСТВЕННОЙ ПРИБЫЛИ

**Резюме:** Внедрение в Казахстане обязательного медицинского страхования позволит обеспечить солидарную ответственность государства, работодателей и граждан за здоровье, а также повысить качество и доступность медицинских услуг. Эта статья показывает преимущества и недостатки глобального медицинского страхования в государственной сфере.

**Ключевые слова:** Медицинский страховка, Казахстан, тенге, больница, медицинский защита, государственный бюджет.