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FEATURES OF THE USE OF PAID MEDICAL SERVICES AMONG VARIOUS INCOME GROUPS

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Abstract: This article describes the theoretical foundations of the private clinics that provide health care services, describing the characteristics of their services and the differences in their use among different levels of income.

Key words: health care, health care consumers, social inequality, health insurance, private sector, health care services.

Annotatsiya: Ushbu maqolada tibbiy xizmat ko'rsatuvchi xususiy tibbiyot muassasalari tomonidan ko'rsatiladigan xizmatlarning turli darajali daromadga ega aholi o'rtasida foydalanish va uning o'ziga xos xususiyatlari o'rganilgan.

Kalit so'zlar: tibbiy xizmat, tibbiy xizmatlar iste'molchisi, ijtimoiy tengsizlik, tibbiy sug'urta, xususiy sektor, sog'liqni saqlash xizmatlari.

Аннотация: В этой статье излагаются теоретические основы частных клиник которые предоставляют медицинскую помощь особенности их услуг и различия в их использовании среди разных уровней дохода.

Ключевые слова: медицинские услуги, потребитель медицинских услуг, социальное неравенство, медицинское страхование, частный сектор, услуги здравоохранения.

Introduction: Improvement of market relations in the country, modernization of the economy and technical and technological diversification have impacted the development of the medical services market and put new requirements. Renewal and development are underway to further improve the quality of life, improve the quality and effectiveness of health services. This, of course, will give impetus to the development of private health care facilities. The decisions and



decrees adopted by President Shavkat Mirziyoev show that it is imperative to satisfy our people, above all, the need for quality medical services. As a result of the large-scale work on the development of the sector, the market of paid medical services was formed in Uzbekistan in the early 2000s and there has been rapid growth between 2010 and 2015. The rapid growth in the volume of paid services market led to the development of the paid services sector. Although the cost of paid health care services in Uzbekistan is higher than the cost of other paid services, it is still much lower than in many other developed countries.(eg US Russia and Turkey). According to the monitoring of Uzbekistan's economic growth and population health, the demand for health services is increasing significantly among the population over the age of 18 years. As a result, access to outpatient clinics continues to increase, as well as increased income for the population, which also shows a growing demand for health care services, and that, in economic development, private health clinics can increase the number and quality of health care facilities. must be mentioned [5].

The first feature is that a significant proportion of medical services are social benefits, which are not indivisible, and cannot be provided to payers. , the treatment of infectious diseases reduces the risk of others. In all countries around the world, health benefits of "social benefits" are provided through public health.

The second feature of health care services is that the need for them, as well as the consequence of providing them, is linked to uncertainty. A person does not know when or how he will get sick - a sudden illness or accident that threatens his health. That is why many people need guarantees that they can get medical care in the event of acute pain and injury or illness. Only the state can provide such a guarantee: it can provide compulsory health care, including emergency medical care, either at the expense of the state budget or at the expense of compulsory health insurance. The existence of such a guarantee by the government is important for low-income individuals who cannot deduct unnecessary expenses from their family budget, including the costs of restoring their health and even saving their lives. Protection of socially vulnerable segments of the population is one of the government's major concerns, and it provides health care benefits to every citizen regardless of their



income, as well as targeted benefits for the disabled, orphans, war veterans and others.

The third feature is an asymmetry of information: the health care consumer (patient) often lacks information about his or her own health problems and what to do to address them.

Fourth, the state's market relations require the state's involvement in the financing, organization and management of health care, despite its advanced development.

Research methodology: In Uzbekistan, the public assesses the quality of health services provided to the population in private hospitals in public hospitals and polyclinics, and evaluates the effectiveness of health services in terms of professional work of health care providers. They apply to public health facilities and voluntary paid health care facilities for free medical care. In recent years, radical reform and improvement of the system of quality health care delivery to the population has facilitated the sustainable development of the private sector. The Decree of the President of the Republic of Uzbekistan dated April 1, 2017 "On measures for further development of the private sector in the health sector" is an important component of the health care system of the country, contributing to the qualitative improvement and further replenishment of a wide range of health services provided by public health institutions. parts of the Earth. Widespread promotion of private health care facilities requires the rapid development of a fee-based health care market with broader introduction of health insurance and providing additional public access to high-quality and affordable health services, along with guaranteed free health care [1]. Over the past 6 years the number of private medical institutions in our country increased by 2 times and reached 3.5 thousand. Equipping them with high-tech medical equipment has increased threefold. In accordance with the Decree of the President of the Republic of Uzbekistan "On Complex Measures on Radical Improvement of the Healthcare System of the Republic of Uzbekistan", a number of targeted national programs for the creation of a modern health care system have been developed. appeared [2]. As a result, as of January 1, 2018, there are 5296 outpatient

clinics in the Republic of Uzbekistan, of which 51.8% (2,744) are small businesses and microfirms. Their number increased 1.7 times compared to 1991 (3027). At the same time, the number of hospital facilities, on the contrary, decreased by 1.2 times. There were 1,388 hospitals operating in 1991, and in 2017 their number was 1,115, of which 43.4% (493) were small businesses [6].

| Medical facilities | 1991 | 1997 | 2007 | 2017 |
|--------------------------------------|-------------|-------------|-------------|-------------|
| Number of hospital facilities | 1388 | 1230 | 1162 | 1135 |
| Number of outpatient clinics | 3027 | 4074 | 5810 | 5296 |

Number of treatment facilities (1991-2017). Table 1

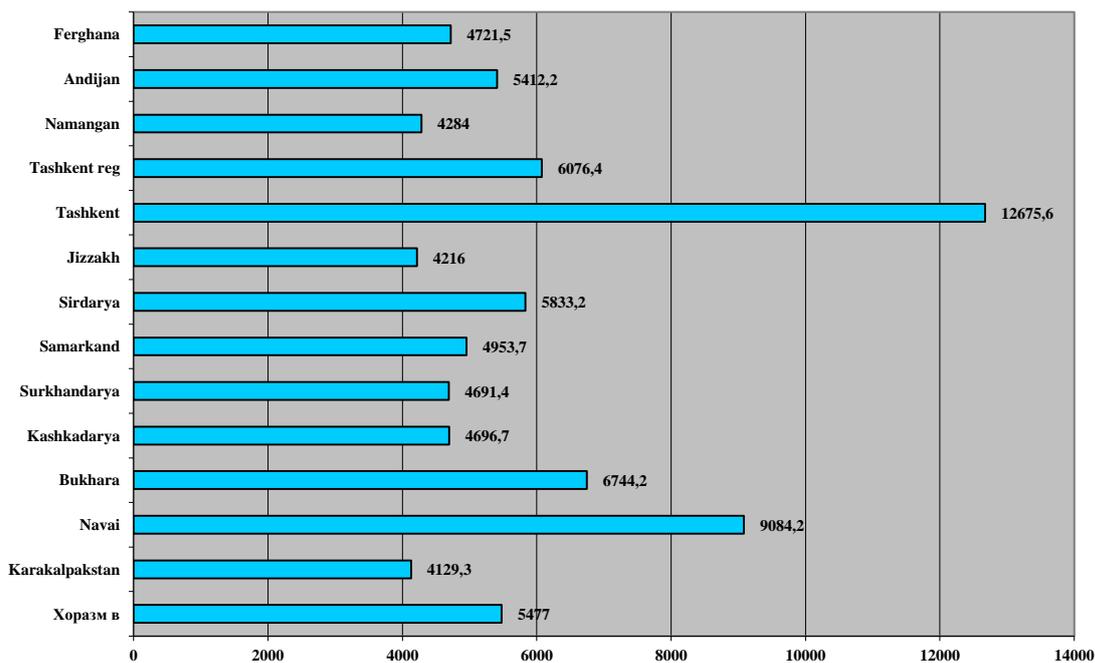
Evaluating the extent to which paid medical services are generally used by different income populations is an opportunity for health services. The emphasis is also placed on the quality of free health care, so that the availability and poor quality of free health services do not lead the population to use paid medical services. A portion of the state's relatively high-income population can access paid health care services at their own discretion, or under contracts with insurance companies. Increased income of the population in recent years should lead to social inequalities in access to quality health care and, consequently, to poor health of low-income groups. Free medical care in accordance with the procedure established by the Decree-5590 by private medical institutions service, as defined by [2]. As the health services provided are aimed at protecting the health of the population, we will also report on their effectiveness.

| | |
|----------------------------|--------------------------|
| Life expectancy | 73.5 (Age) |
| In health care costs (GDP) | 9.6 billion soums |

Indicators of the evaluation of population health effectiveness. Table 2.

Per capita health expenditure ratios are one of the key indicators of the quality of the healthcare system according to the World Health Organization (WHO) evaluation system.

Despite a steady increase in the volume of paid medical services, the decline in the number of applicants is probably due to the fact that the low-income population of the paid medical services has to refuse paid medical services [4]. Inequality in the use of paid health services is much more pronounced than income inequality: the overall low-income population has less access to health care services, and the demand for high-income populations will continue to be satisfied. we will give you an example [6].



Average per capita income of the Republic of Uzbekistan as of January-December 2017 (thous. soums) Table 3

Inequality in the use of paid health care services is much more pronounced than income inequality: how much paid health care services are available to low-income populations in the general population, and how high-income populations are. Changes in the cost of paid health care are mainly reflected in changes in the level of income among the poor, as they spend more on paid medical services in absolute value.

Analysis and results: Currently, there are 226 private medical facilities in Khorezm region, which provide 202 outpatient and 24 inpatient care in 44 different specialties. [8]

Financial services (176.4%), education services (175.0%), health services (118.5%), living and nutrition services (113.4%) in January 2019 compared to the same period of the last year. There has been a high growth rate in such services. In January 2019, the structure of economic services was 1.9%. In the main indicators of services rendered in January 2019 by types of economic activity, the volume of healthcare services amounted to 7.2 billion soums, which is 118.2% more than in the previous year. [8]

| | Regions | Total | With foreign investment | including: | | | |
|----------------|-----------------|------------|-------------------------|-----------------------|------------|--------------------------------------|------------|
| | | | | the newly formed ones | | those whose activities are expanding | |
| | | | | 2018 year | 2019 year | 2018 year | 2019 year |
| 1. | Karakalpakstan | 39 | 5 | 10 | 9 | 10 | 10 |
| 2. | Andijan | 46 | 5 | 13 | 11 | 11 | 11 |
| 3. | Bukhara | 52 | 5 | 13 | 23 | 13 | 3 |
| 4. | Jizzakh | 23 | 4 | 9 | 3 | 7 | 4 |
| 5. | Kashkadarya | 33 | 6 | 10 | 5 | 9 | 9 |
| 6. | Navai | 22 | 3 | 5 | 4 | 8 | 5 |
| 7. | Namangan | 34 | 5 | 14 | 4 | 8 | 8 |
| 8. | Samarkand | 36 | 6 | 11 | 7 | 8 | 10 |
| 9. | Surkhandarya | 43 | 5 | 20 | 7 | 10 | 6 |
| 10. | Sirdarya | 24 | 3 | 6 | 7 | 6 | 5 |
| 11. | Tashkent region | 40 | 6 | 21 | 2 | 11 | 6 |
| 12. | Ferghana | 33 | 6 | 7 | 1 | 13 | 12 |
| 13. | Khorezm | 20 | 5 | 5 | 5 | 5 | 5 |
| 14. | Tashkent city | 91 | 10 | 16 | 26 | 17 | 32 |
| Overall | | 536 | 74 | 160 | 114 | 136 | 126 |

Parameters for the establishment and expansion of private medical organizations in the regions in 2018-2019.

Table 4

Conclusion: The establishment of the legal and regulatory framework of the system has allowed for the creation of a completely new and integrated health care system, the simplification of the primary health care system, the development of the non-governmental medical sector, the provision of specialized medical care and world-class medical care. It should be noted that improvement of the market of medical services in the country, which is aimed at further strengthening of health and standard of living of the person, is considered as the most important branch of our state.

The inequality in the use of paid health services is much more pronounced than income inequality: how much paid health care services are available to low-income populations in the general population, and how many of these high-income populations are eligible.

Changes in the cost of paid health care are mainly reflected in changes in the level of income among the poor, as they spend more on paid medical services in absolute value.

Taking into consideration the full use of medical services for the entire population, this decision is particularly important in the development of private health care facilities in rural areas and the provision of a number of benefits. According to it, development of infrastructure of medical services market in rural areas is planned to strengthen its material and technical base and provide loans and financial assistance. In the decision expanding the range of services provided by the private sector, only 50 out of 177 types of medical services are allowed in the country so far. The most common types of medical services are diseases that are in high demand in the medical field. Privileges in the field of private medicine are as follows:

- New microfirms and small enterprises established in the field of health care in rural areas are exempted from single tax for 10 years.
- Simplification of licensing of private medical institutions.
- Reduction of the minimum state salary for licensing from 10 to 5 times.
- Reduction of the minimum rate of rent payment to the state property by 20% for the provision of private medical services to small businesses.



- Expansion of medical services and leasing of medical technologies through the attraction of foreign investments.
- Provision of consumer loans to support private health services.

With the involvement of highly qualified foreign medical professionals, exemption from personal income tax and single social payment of income earned from labor activity is established. The resolution exempted private medical institutions providing paid services to the population by January 1, 2022, with a number of payments. For example, new microfirms and small businesses that provide health care services in rural areas are exempted from single tax payment for a period of 10 years, enabling them to provide high-quality and high-quality medical care in the country. All of the above-mentioned laws allow improving the quality and effectiveness of health services to radically improve the well-being of the population, and the ability of health care users to form and meet the demand for health services. The organization of the market of medical services in the Republic of Uzbekistan in accordance with international standards and management means that the industry is moving to a new level.

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