

DEVELOPMENT OF HEALTH INSURANCE IN RUSSIA, USA, AND UK

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Relevance: Currently many people worldwide are planning to move permanently to America and Great Britain. Statistical data show that immigrants are concerned about the issue of health insurance in these countries because they have both similar and different features.

Objectives: To compare types of health insurance in the Russian Federation, the United States of America, and the United Kingdom.

Materials and methods: Statistical data of health insurance funds.

Results: In the course of this research, the structure and types of health insurance in the Russian Federation, the United States and the United Kingdom was considered in detail.

Conclusions: 1. In Russia there are only two types of health insurance: voluntary and compulsory. The purpose of the first one is to provide the citizens of the Russian Federation with extra medical service. Payment for the procedures is made from the fund which is replenished by the owner of the insurance policy. The second type of insurance is compulsory. When the insured person needs the help of doctors, he will be able to go to the hospital and use the services of doctors free of charge. Mandatory insurance allows you to apply to any polyclinics throughout the country; 2. Every legal resident of the States is required to have health insurance. This requirement is a part of Affordable Care Act (ACA). So, if a US-resident does not have a health insurance, he will not only pay for all his medical expenses on his own, but will also have to pay a fine to the state; 3. The UK has a free National Health Service (NHS). The NHS differs from other countries' healthcare systems because it is funded by taxes rather than by the health insurance system. Along with the NHS, there is private health insurance in the UK. The NHS in Great Britain is controlled by the Department of Health. All medical services are funded from the budget, the UK government is responsible for providing the report. In comparison with other European countries, few people in the UK choose a private health insurance policy — about 10.5% of the population. For individuals who have an illness or injury that requires urgent medical attention, having a private health insurance policy can provide certain benefits.

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