ORIGINAL ARTICLE

INTERNATIONAL JOURNAL OF ARTIFICIAL INTELLIGENCE

ISSN: 2692-515-x, Impact Factor: 9.23
American Academic publishers, volume 6, issue 03,2026

Journal: https://www.academicpublishers.org/journals/index.php/ijai

COMPULSORY HEALTH INSURANCE: THE FOUNDATION OF A MODERN HEALTHCARE SYSTEM

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Annotatsiya: Ushbu maqolada tibbiy sug‘urtaning dunyo mamlakatlaridagi o‘rni, uning turlari va mamlakatimizda amalda bo‘lib turgan majburiy tibbiy sug‘urta xamda zamonaviy sog‘liqni saqlash tizimida majburiy tibbiy sug‘urtaning roli xaqida so‘z yuritilgan.

Аннотация: В данной статье рассматривается роль медицинского страхования в странах мира, его виды, действующее в нашей стране обязательное медицинское страхование, а также роль обязательного медицинского страхования в современной системе здравоохранения.

Abstract: This article examines the role of health insurance in countries around the world, its types, the compulsory health insurance system currently being introduced in our country, and the role of compulsory health insurance in the modern healthcare system.

Kalit so‘zlar: Majburiy tibbiy sug‘urta (MTS), Ixtiyoriy tibbiy sug‘urta (ITS), Bismark modeli, Beveridj modeli, Ish beruvchiga bog‘liq tijorat sug‘urtasi, Gibrid tizim, Milliy sug‘urta jamg‘armasi, Tibbiyot muassasalari.

Ключевые слова: Обязательное медицинское страхование (ОМС), Добровольное медицинское страхование (ДМС), Модель Бисмарка, Модель Бевериджа, Коммерческое страхование, зависящее от работодателя, Гибридная система, Национальный страховой фонд, Медицинские учреждения.

Keywords: Compulsory Health Insurance (CHI), Voluntary Health Insurance (VHI), Bismarck model, Beveridge model, Employer-dependent commercial insurance, Hybrid system, National Insurance Fund, Medical institutions.

Radical improvement of the healthcare system in the Republic of Uzbekistan and the introduction of effective mechanisms for its financing are among the priorities of state policy. In recent years, large-scale reforms have been implemented to improve the quality of medical services provided to the population, ensure their universality, and widely involve the private sector in this sphere. An integral part of these reforms is the formation and development of the medical insurance system.

Medical insurance is a socio-economic mechanism aimed at ensuring the right of citizens to health and covering the costs associated with the provision of medical care. The legal basis of medical insurance in Uzbekistan is being gradually formed. The purpose of this article is to systematize the current regulatory legal acts, reveal their content and essence, and analyze the legal mechanisms in the field of medical insurance.

In modern society, protecting the health of the population is one of the most important priorities of state policy. For this purpose, health insurance systems are widely developed in global practice, ensuring financial coverage of citizens' needs for medical services.

Health insurance is a system in which medical service costs are covered by an insurance organization when a person loses health or requires medical assistance due to illness. Its main purpose is to financially protect the population’s health and ensure the sustainability of medical services.

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Types of Health Insurance

1. Compulsory Health Insurance (CHI) – introduced by the state and covers all citizens (for example, in Germany, Russia, and France).

2. Voluntary Health Insurance (VHI) – paid voluntarily by a citizen or employer and usually covers a wider range of services (for example, in the USA, Japan, and Canada).

Today, a number of reforms are being implemented in Uzbekistan to ensure the sustainability of the healthcare system and to provide high-quality medical services to the population. One of the most important directions of these reforms is the introduction of the compulsory health insurance system.

Modern Health Insurance Models in the World

Country	Model	Main Characteristics
Germany	Bismarck model	Financed through employer and employee contributions and implemented through state-regulated funds.
United Kingdom	Beveridge model	Free medical services financed from the state budget through the NHS system.
USA	Employer-dependent commercial insurance	Healthcare mainly provided through private companies with government programs such as Medicare and Medicaid.
Japan	Hybrid system	Every citizen has insurance; implemented through cooperation between the state and private insurance companies.
France	National Insurance Fund	All citizens participate in compulsory insurance and the state covers a significant portion of expenses.

Compulsory Health Insurance (CHI) is a financial mechanism introduced by the state to protect the health of the population, through which citizens' health-related expenses are covered from insurance funds in accordance with established procedures. Through this system, every citizen can use a guaranteed package of medical services free of charge.

A number of regulatory and legal documents have been adopted in Uzbekistan for the introduction and development of the compulsory health insurance system.

The Constitution of the Republic of Uzbekistan (new edition adopted on May 8, 2023) is one of the main foundations. According to Article 47 of the Constitution, every citizen has the right to healthcare. The state ensures citizens' access to medical services and supports the healthcare system. This article provides the constitutional basis for the introduction of compulsory health insurance.

The Law of the Republic of Uzbekistan 'On Healthcare' (new edition, July 11, 2023) defines the types of medical insurance and their legal foundations. Article 32 specifies the concepts of compulsory and voluntary health insurance, their organization, funding sources, and the rights of citizens.

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Presidential Decree PF-6185 of April 12, 2021 'On measures to radically improve public administration in the healthcare system' established the gradual introduction of compulsory health insurance and created the State Health Insurance Fund.

According to Presidential Resolution PQ-4890 of November 10, 2020, a pilot project for compulsory health insurance was implemented in Syrdarya region. The system for pricing medical services and settlements based on insurance policies was developed.

According to Presidential Decree PF-60 of January 28, 2022, 'Development Strategy of New Uzbekistan for 2022–2026', the compulsory health insurance system is planned to be fully implemented across the country by 2026.

The Cabinet of Ministers Resolution No. 142 of March 21, 2022 established the procedure for forming and spending the funds of the State Health Insurance Fund and introduced mechanisms for contracting medical institutions through insurance policies.

The compulsory health insurance system in Uzbekistan has been implemented gradually since 2021. The first pilot projects were introduced in Syrdarya region and are currently being expanded to other regions, including Tashkent city and the Republic of Karakalpakstan. According to the plan, the system will be fully operational nationwide by 2026.

The system operates as follows:

1. Every citizen is insured and contributions are paid to the state fund (for some categories these contributions are paid by the state).
2. Hospitals and medical institutions receive funding from the insurance fund for services provided.
3. Citizens can use services included in the guaranteed package free of charge.
4. Hospitals are encouraged through performance-based financial evaluation.
5. Equal access to medical care for all social groups.
6. Increased competition among medical institutions leading to improved service quality.
7. Protection of public health as a priority social value.
8. More efficient and targeted use of the state healthcare budget.

Conclusion

Compulsory health insurance is an integral part of a modern healthcare system. It strengthens the social protection of the population and ensures the financial sustainability of the healthcare sector. Through this system, every citizen has the right to receive medical care guaranteed by the state.

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