

PUBLIC HEALTH INSURANCE AND ITS REFORM IN THE CZECH REPUBLIC

The aim of this thesis is to describe the system of public health insurance in the Czech Republic and its reform. This topic was selected due to my personal interest in this area of social security and its current reform measures. The current state of public health insurance shows many deficiencies, which I attempt to reveal and suggest their solutions. The social security involves all population and therefore is a sensitive subject; maximum effort must be made to resolve it successfully for the long term.

The thesis consists of eight chapters. Chapter 1 contains reasons for choosing the subject of the thesis, its aims and basic aspects of this area of social security.

Chapter 2 explains the concept of social security and its financing.

Financing of healthcare is described in Chapter 3. There is also the definition of public and private financing systems, the basic financing models and the respective sources of healthcare financing in the Czech Republic, Germany, France and Switzerland.

Chapter 4 deals with public health insurance and it contains the definition of public health insurance, its development from before the First Czechoslovak Republic until today, sources and finally the definition of the principles of public health insurance.

Chapter 5 contains the current legal coverage for public health insurance in the Czech Republic, in particular law 48/1997 Coll., On Public Health Insurance, legal bearings of public health insurance, its start and end, the premium and the payees. In the chapter there are also described the rights and obligations of the public health insurance subjects, the means of providing health care (paid and non-paid from the public health insurance), also institutional backing of the public health insurance (healthcare insurance companies), and finally the relation of public health insurance and European Union.

Chapter 6 describes health insurance systems in selected countries- Austria, Germany, Holland, and the U.S.A.

Chapter 7 focuses on the second part of the subject, i.e. the reform of the public health insurance. It starts off by presenting the intentions of the law on public health insurance, following on to the main changes to the currently valid laws. It concludes by evaluating these proposed changes.

In the last Chapter, nr. 8, I have concluded by pointing out the significant steps of the current reform measures and proposed a possible and in my opinion more efficient system of public health care. I have identified the main deficiency as wasting of financial resources put into healthcare, which will need to be stopped, I suppose that a suitable solution of this unfavourable situation is (among others) the establishment of just one public health insurance company, subjected to state supervision. I have excluded the private sector from this area, as it has not shown to be an effective tool for efficient coverage of quality health care.

I believe that such model would bring desirable savings and a more efficient functioning of the entire system of public health insurance. That would in final effect bring a positive contribution for the entire community - affordable and quality health care.

Keywords:

- 1) Public health insurance - veřejné zdravotní pojištění,
- 2) Social security - sociální zabezpečení,
- 3) Reform - reforma,
- 4) Financing of health care - financování zdravotní péče.