

Insurance services in the healthcare sector of Ukraine: Legal aspect

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ABSTRACT

Aim: The purpose of the study is to analyse the scientific approaches and legislative provisions reflecting the peculiarities of insurance services in the healthcare sector of Ukraine, and to formulate conclusions and proposals for improving the legal regulation of insurance relations in the field of healthcare services. This goal was achieved by solving the following tasks: to clarify the peculiarities of insurance services in the healthcare sector, to define the concept of health insurance, and to study the peculiarities of mandatory health insurance and the features of its voluntary forms.

Materials and Methods: The main provisions and results presented in this paper were obtained in the course of scientific research using general scientific and special methods of cognition of legal phenomena. The systematic approach was used to study the mechanism of legal regulation of insurance relations in the field of healthcare services in Ukraine, and to clarify the specifics of healthcare insurance services. The formal legal method allowed the author to study certain functions, tasks, and objectives of health insurance. The induction method was used to study the insurance relations arising in the course of medical care provision, and on their basis, conclusions were formulated regarding the need to amend legislation.

Conclusions: The absence of a legally established concept of «medical insurance» and its broad interpretation by both theorists and practitioners is an urgent problem. Mandatory state medical insurance in Ukraine covers only some occupational risks related to health within the framework of mandatory state social insurance and is provided for mainly by the norms of social security law contained in special laws.

KEY WORDS: services, health insurance, occupational disease insurance, voluntary health insurance contract, liability insurance for healthcare professionals

Wiad Lek. 2025;78(8):1670-1676. doi: 10.36740/WLek/209522 DOI

INTRODUCTION

A person has the right to health care, which is an important element in the system of values of civil society and the state. This right is directly enshrined in Article 49 of the Constitution of Ukraine [1], the Civil Code [2] of Ukraine and the Law of Ukraine «Fundamentals of Legislation of Ukraine on Health Care» [3]. The current stage of development of the healthcare sector in Ukraine is characterized by the intensive use of insurance opportunities by participants in legal relations to protect their property interests related to life, health and ability to work. The introduction of market mechanisms in the organization of health care allows the use of insurance in the provision of medical services, which is the beginning of the formation of the medical insurance market. The effective realization of the constitutional right to medical care and medical insurance, as enshrined in the Constitution of Ukraine [1], constitutes a fundamental objective of national healthcare policy. Globally, health insurance is recognized as one of the most efficient instruments for structuring access to medical services and mitigating the consequences of health-related risks. In the Ukrainian context, there is an urgent need

to enhance the legal framework governing insurance services in the healthcare sector. Key priorities include the introduction of a mandatory medical insurance system, the standardization and regulation of occupational disease insurance, and the further development of voluntary insurance models.

The foregoing necessitates a study of the peculiarities of health insurance as the main instrument for ensuring the right to health care.

AIM

The purpose of the study is to analyse the scientific approaches and legislative provisions reflecting the peculiarities of insurance services in the healthcare sector of Ukraine, and to formulate conclusions and proposals for improving the legal regulation of insurance relations in the field of healthcare services. This goal was achieved by solving the following tasks: to clarify the peculiarities of insurance services in the healthcare sector, to define the concept of health insurance, and to study the peculiarities of mandatory health insurance and the features of its voluntary forms.

MATERIALS AND METHODS

The main provisions and results presented in this paper were obtained in the course of scientific research using general scientific and special methods of cognition of legal phenomena. The systematic approach was used to study the mechanism of legal regulation of insurance relations in the field of healthcare services in Ukraine, and to clarify the specifics of healthcare insurance services. The formal legal method allowed the author to study certain functions, tasks, and objectives of health insurance. The induction method was used to study the insurance relations arising in the course of medical care provision, and on their basis, conclusions were formulated regarding the need to amend legislation.

REVIEW AND DISCUSSION

Article 177 of the Civil Code of Ukraine (Ukraine's CC) states that a service is «one of the objects of civil rights» [2]. The Law of Ukraine «On Consumer Rights Protection» in clause 17, part 1, Article 1 defines a service as the activity of a contractor to provide (transfer) to a consumer a certain tangible or intangible good specified by a contract, which is carried out on an individual order of a consumer to meet his personal needs [4]. The absence of a legislative definition of the concept of service gives rise to different approaches to its understanding among scholars, linking the service to an action, activity or result. From the point of view of the law, it seems that a service has no result and exists in an indefinite status of an action or activity. In the legal literature, it is generally accepted that a service is a type of civil legal relationship expressed in the form of a certain legal transaction, i.e. in the form of a series of expedient actions of the contractor or in the activity that is the object of the obligation, which has an intangible effect, an unstable material result or a materialized result associated with other contractual relations, and is characterized by the properties of feasibility, inseparability from the source, instant consumption, and informalized quality. Among the features that are inherent in all services are: its intangible result, synchronization of receipt and provision, impossibility of preservation, lack of guaranteed result. As an object of civil rights, services, in turn, are divided into types according to their content. The Civil Code of Ukraine does not establish an exhaustive list of types of services. Milash names the following features of a service, some of them: «1) the service is the activity of the person who provides it; 2) the provision of services does not create an embodied (objectified) result; 3) the useful effect of the service is consumed in the process of its provision, and the consumer value disappears; 4) impossibility of its storage; 5) inexhaustibility (no mat-

ter how much the service is provided, its quantitative characteristics do not decrease); 6) the subject of the service is the relevant actions, not their final result (since the result of labour does not receive a material form, it always exists in the form of the activity itself)» [5].

In the legal literature, insurance services are considered as «a contractual service under certain conditions, which is concluded to compensate for material losses incurred by a person who is a party to a contractual relationship» [6].

Insurance services, in addition to the general features inherent in services as objects of civil law, also have special features: the insurer's activities are related to financial assets, as this type of service is a financial service; actions performed in favour of third parties; the insured's will be manifested depending on the type of insurance (mandatory or voluntary).

In the healthcare sector, a set of insurance services to provide guarantees for the provision of medical care creates a system of medical (health) insurance. As the experience of foreign countries shows, the main goal of health insurance is to maximize the availability of medical services for a wide range of people and the tendency to fully compensate the insured's expenses. According to global standards, health insurance covers two groups of risks arising from health conditions: – the cost of medical services for health restoration, rehabilitation and care; – loss of income from unfulfilled labour activity caused by a health condition (both during the disease and after it in case of disability) [7].

Modern legal scholars provide different definitions of the concept of «medical insurance. All types of insurance related to reimbursement of the insured's expenses in connection with the disease and the need for treatment [6]. Some authors suggest that health insurance should be considered as a form of protection of the interests of an individual in case of loss of health for any reason [8]. Insurance in case of loss of health for any reason, including illness and accident [9]. The nature of health insurance is expressed in the provision of insurance coverage in the form of medical care. According to Yuvsechko's interpretation, «health insurance (insurance of medical expenses) is intended to cover the costs of treatment, but such coverage is natural, i.e. in the form of medical care, unlike ordinary property insurance» [10].

It should be noted that all the above definitions of health insurance do not provide clarity on the form of health insurance, i.e. they have a general interpretation of mandatory and voluntary health insurance. It can be noted that in countries where health insurance operates in the form of state health insurance, its mandatory form is established, and voluntary insurance is carried out

based on a contract, as well as insurance of ordinary risks in the field of general insurance.

Mandatory health insurance is usually defined as a type of mandatory social insurance and is a system of legal, economic and organizational measures organized by the state aimed at providing the insured person with free medical services under the relevant program in the event of an insured event [11]. A distinctive feature of such insurance is its social orientation, implementation within the framework of relevant state programs, and guarantee by social or other funds [12]. Thus, while voluntary health insurance is provided directly by the insured person or his/her employer, mandatory insurance is provided under the relevant programs, and medical institutions and insurance companies organized in mutual cooperation are used by employers and institutions joined on the basis of the state program.

Therefore, health insurance is a type of personal insurance that provides for the insurer's obligation to make insurance payments (insurance coverage) to the insured person in part or in full to compensate for those additional expenses caused by the insured person's application to a medical institution to receive medical services as a result of an insured event.

Based on the analysis of the above and our own definitions of the concept of health insurance, we can identify important aspects and features of health insurance. These include the social nature of health insurance, the compensation mechanism, the contractual basis of relations, the program basis, the in-kind form, the existence of funds and the principles of their use, the targeting of funds, the guarantee, the content by type (medical, medical and consulting, preventive and other medical services), and the implementation of mandatory and voluntary forms.

The Law of Ukraine «On Insurance» [13], which is intended to harmonize Ukrainian legislation with European principles, does not contain a division of insurance into mandatory and voluntary types. In our opinion, this provision in no way regulates the mandatory state health insurance provided for by special regulations.

Article 46 of the Constitution of Ukraine states that citizens have the right to social protection, including the right to be provided with benefits in case of full, partial or temporary disability [1]. This right is guaranteed by social insurance mechanisms through insurance contributions of citizens, enterprises, institutions and organizations, as well as budgetary and other sources of social security. According to Art. 253 of the «Labour Code of Ukraine» persons working under an employment agreement (contract) at enterprises, institutions, organizations, regardless of the form of ownership, type of activity and business, or for an individual, are subject

to mandatory state social insurance [14]. Article 1 of the Law of Ukraine «On Mandatory State Social Insurance» establishes that one of the types of mandatory state social insurance is health insurance [15]. According to clause 2 of part 2 of Art. 25 of the Law of Ukraine «Fundamentals of the Legislation of Ukraine on Mandatory State Social Insurance» the following types of social services and material support are provided under mandatory state social health insurance: diagnostics and outpatient treatment; inpatient treatment; provision of finished medicines and medical devices; preventive and educational measures; provision of medical rehabilitation of persons who have undergone particularly difficult operations or have chronic diseases. The scope of services provided at the expense of mandatory medical insurance is determined by the basic and territorial programs of mandatory medical insurance, which are approved in accordance with the procedure established by law [16].

It should be noted that according to clause 2, paragraph 12, Section 7, «Final and Transitional Provisions» of the Law of Ukraine «On Mandatory State Social Insurance» [15], the Cabinet of Ministers of Ukraine was to prepare and submit to the Verkhovna Rada of Ukraine a draft Law of Ukraine on the introduction of mandatory state social health insurance. Since the adoption of this law and to this day, the relevant law has not been adopted. We agree with the opinion of O. Mykolenko that mandatory social health insurance is a type of state social insurance that differs significantly from health insurance provided in accordance with the requirements of the Law of Ukraine «On Insurance» [17].

Some laws regulating professional activities provide for the definition of the category of persons (e.g., healthcare professionals) subject to mandatory personal insurance, their rights and obligations, as well as the list of insured events and the terms of payment of the insurance amount.

Art. 77 of the Law of Ukraine «Fundamentals of the Legislation of Ukraine on Health Care» enshrines the right to mandatory insurance for healthcare workers, namely the right to: mandatory insurance at the expense of the owner of the health care facility in case of damage to their life and health in connection with the performance of professional duties in cases provided for by law [3]. This type of insurance, according to the provisions of the Law of Ukraine «On Mandatory State Social Insurance», belongs to another type of social insurance – «insurance against industrial accidents and occupational diseases that caused disability» (hereinafter – insurance against occupational diseases), and therefore has its own specifics in legal regulation [15]. The Resolution of the Cabinet of Ministers

of Ukraine № 1662 dated 08.11.2000 y. established the «On Approval of the List of Occupational Diseases of Medical Workers» [18]. In court practice, this list may be interpreted in an expanded manner, namely, «as an exception, a disease not included in the specified list may be recognized as an insured event if, at the time of the decision, medical science has new information that gives reason to consider this disease to be an occupational disease» [19]. In addition, an occupational disease should be considered an insured event «if it is established or detected during the period when the victim was not in labour relations with the enterprise during which he or she fell ill» [19].

In each healthcare sector, there are statutory guarantees and certain mechanisms for exercising the right to mandatory state social insurance for healthcare workers. For example, the provisions of the Law of Ukraine «On Protection of the Population from Infectious Diseases» stipulate that infectious diseases of medical and other employees related to the performance of professional duties in conditions of increased risk of infection with infectious agents (providing medical care to patients with infectious diseases, working with live pathogens and in infectious disease centres, disinfection measures, etc.) are considered occupational diseases. The said employees of state and municipal health care institutions and state research institutions are subject to mandatory state insurance in case of infectious disease in accordance with the procedure and under the conditions established by the Cabinet of Ministers of Ukraine [20]. The provisions of Art. 28 of the Law of Ukraine «On Psychiatric Aid» stipulate that employees involved in the provision of psychiatric aid are subject to state mandatory insurance [21]. Article 22 of the Law of Ukraine «On Prevention of Acquired Immune Deficiency Syndrome (AIDS) and Social Protection of Population» states that HIV infection contracted by a person as a result of performing professional duties is an occupational disease [22]. The Law of Ukraine «On Veterinary Medicine», in paragraph 7 of Art. 12 provides that the life and health of veterinary medicine specialists at the expense of a special fund of the State Budget of Ukraine are subject to mandatory insurance in case of injury or occupational disease sustained in the performance of official duties, in the fight against zoonoses and in direct manipulation of animals [23].

The above analysis of the regulatory material allows us to agree with many scientists who believe that mandatory state health insurance is a legally regulated relationship that develops between insured persons, policyholders, insurers and providers of medical services, aimed at the implementation of citizens' constitutional

right to health care, and provides for the material provision of costs for the provision of the necessary volume of medical services through the targeted use of funds from the Health Insurance Fund, which are formed through the payment of mandatory insurance premiums, as well as revenues from other sources provided for by law. In modern Ukraine, a corresponding fund has not been created, and there is no mandatory medical insurance. Certain types of mandatory state social insurance are provided at the expense of the Pension Fund and have dual legal regulation: civil and social.

It is worth noting that on January 30, 2018, the Law of Ukraine «On State Financial Guarantees of Medical Services to the Population» came into force, which launched a medical reform in Ukraine, the main purpose of which is to fundamentally change the principles of medical services [24].

The National Health Service of Ukraine (NHSU) was established as a central executive body that implements state policy in the field of medical care for the population under the program of state guarantees of medical care (medical guarantees program). Among the main functions of the NHSU is performing the functions of a customer of medical services and medicines under the medical guarantees program. The tasks of the NHSU are to conclude, amend and terminate contracts for medical services and reimbursement agreements; to take measures to ensure the targeted and efficient use of funds under the medical guarantee program, including measures to verify compliance by medical service providers with the requirements established by the procedure for using the funds of the medical guarantee program, the terms of medical service contracts. The NHSU cannot be considered a national insurer in the system of mandatory health insurance, as the NHSU executive body ensures the redistribution of budget funds between healthcare institutions based on the costing of medical services provided in accordance with approved packages of medical care programs.

Voluntary health insurance (VHI) includes insurance schemes financed (in whole or in part) by personal insurance payments made by the insured to secure coverage under a specific insurance policy, which is usually attached to the insurance contract and issued by the insurer to the insured. Insurance premiums do not depend on a person's income, although the purchase of VHI by a certain group of the population or the population as a whole may be subsidized by the state. The voluntary form of health insurance is designed to expand the scope of services and improve the conditions for providing preventive, therapeutic, diagnostic and rehabilitation care to the population [6]. The relations between the subjects of the voluntary form of

insurance are built on the basis of the conclusion of two contracts simultaneously: an insurance contract concluded between the insurer and the insured, as well as a contract for the provision of medical and preventive care concluded between the insurance company and the medical institution [9].

Thus, the relations between the parties are regulated by voluntary agreements. It is worth noting that the term «health insurance contract» is not defined either in the legal literature or in the law. Insurance companies use forms of contracts that are not enshrined in the Civil Code of Ukraine or other legal acts – the so-called unnamed insurance contracts, such as a health insurance contract or a medical expenses insurance contract [2].

A characteristic feature of voluntary health insurance (VHI) is the right of the insured to choose an insurance program and a healthcare facility from those offered by the insurer and to establish a contractual relationship with the insurance company.

The purpose of voluntary health insurance is to create an economic interest of the state and employers in improving the health of the population.

The Law of Ukraine «On Insurance» does not distinguish between mandatory and voluntary insurance, and calls health insurance (class 2) sickness insurance, separately distinguishing class 22 – continuous health insurance, class 1 – accident insurance (including in case of occupational injury and occupational disease). At the same time, the legislator notes that this Law does not apply to mandatory state social insurance, and in Art. 89 emphasizes that if the law establishes the obligation of a person to conclude an insurance contract, the object of insurance is determined in accordance with the requirements of the law [13]. Narrowing the concept of health insurance to one of its forms (sickness insurance) is unjustified, both from the point of view of legal theory and practice.

One of the most effective mechanisms for legal protection of the professional activities of healthcare professionals in developed countries is professional liability insurance for medical workers. The development and distribution of professional liability insurance for medical workers today is one of the most pressing

problems in domestic medical law and the practice of its application. It is due to the urgent need to increase the level of legal and social protection of medical workers. As for patients, the distribution of insurance, along with the development of pre-trial methods for resolving conflicts between a patient and a healthcare institution or a private practitioner, allows significantly increasing guarantees for compensation for harm to the patient's health that occurred during the provision of medical care.

CONCLUSIONS

According to Part 1 of Article 49 of the Constitution of Ukraine, everyone has the right to health care, medical assistance and medical insurance. At the same time, the absence of a legally established concept of «medical insurance» and its broad interpretation by both theorists and practitioners is an urgent problem. Mandatory state medical insurance in Ukraine covers only some occupational risks related to health within the framework of mandatory state social insurance and is provided for mainly by the norms of social security law contained in special laws. The legal conflict that arose as a result of the inconsistency of medical and social legal norms with the norms of the Constitution of Ukraine, in our opinion, should be resolved in favour of the institution of mandatory medical insurance and by proper regulation of the existing legislative framework. Regarding the prospects for the development of VHI on the Ukrainian market in the post-war period, we can highlight the following areas: expanding the package of guaranteed medical services under VHI programs; the need to adopt a special law on voluntary health insurance and specific measures to develop the VHI market; expanding special programs related to compensation for losses caused by military actions and the consequences of their impact on the health of citizens; convergence of insurance risks and the offer of new VHI products.

The basis for the qualitative development of the healthcare sector is a stable and high-quality health insurance market, where strategic guidelines are based on the criteria for improving the health of the population.

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GDR No. 345 «Private Law Regulation of Public Relations in Ukraine: Problems of Theory and Practice» (state registration number 0123U102606). Order of Odesa I. I. Mechnikov National University № 721-18 from 28.04.2023 y.

CONFLICT OF INTEREST

The Authors declare no conflict of interest

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RECEIVED: 12.04.2025

ACCEPTED: 27.07.2025

