

**FEATURES OF THE IMPLEMENTATION OF COMPULSORY HEALTH
INSURANCE IN THE REPUBLIC OF UZBEKISTAN**

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Abstract

The introduction of compulsory health insurance (CHI) in the Republic of Uzbekistan is one of the key areas of ongoing reforms in the national healthcare system. The purpose of introducing compulsory medical insurance is to create a sustainable financial mechanism that ensures equal access of the population to quality medical services, optimizes costs and increases the efficiency of resource allocation in the healthcare sector. In recent years, Uzbekistan has been actively modernizing its healthcare infrastructure, implementing public-private partnerships, and strengthening the role of digital technologies, making the transition to an insurance-based model particularly relevant.

The article analyzes the regulatory framework for the development of compulsory medical insurance, studies international experience (Germany, South Korea, Kazakhstan) and assesses the prospects for adapting these models to the conditions of Uzbekistan. Particular attention is paid to the benefits of introducing compulsory medical insurance, such as improving the quality of services, creating a competitive environment among medical institutions, and increasing the transparency of financial flows. Potential risks and challenges are also considered, including the need for digital transformation, workforce training, and improving financial literacy among the population.

The obtained results demonstrate that the successful implementation of compulsory medical insurance in Uzbekistan requires a phased implementation, strengthening of the institutional framework, active participation of the private sector, and the creation of an effective system for monitoring and evaluating the quality of medical care. The presented analysis can be used as a scientific and practical basis for further improvement of the compulsory medical insurance reform and increasing the sustainability of the national healthcare system.

Keywords: Compulsory health insurance; healthcare financing in Uzbekistan; reforms; accessibility of health services; public-private partnership; quality of medical care; digitalization of healthcare.

Introduction

In recent years, the healthcare system of the Republic of Uzbekistan has undergone a major modernization process aimed at improving the quality of medical services, increasing their accessibility, and creating a sustainable financial foundation for the industry's further development. One of the key areas of these reforms is the introduction of a compulsory health insurance (CHI) mechanism, which is seen as an effective tool for redistributing resources, ensuring social justice and improving the efficiency of health care management.

The transition to an insurance model of healthcare financing is driven by a number of factors. Firstly, the increasing burden on budgetary funds demonstrates the need to create alternative and more sustainable sources of financing. Secondly, reforming primary care, developing the private sector, and introducing family medicine and digital technologies require the formation of a new model of interaction between the state, medical organizations, and the population. Under these conditions, compulsory medical insurance is becoming a key element contributing to the formation of a competitive environment and improving the quality of services.

International experience from countries with developed insurance systems—such as Germany, South Korea, Turkey, and Kazakhstan—shows that the introduction of compulsory medical insurance contributes to increased coverage of medical care, optimization of property and financial flows, and the formation of an effective mechanism for monitoring the quality of services. These examples serve as an important basis for adapting successful practices to the realities of Uzbekistan.

Despite the obvious advantages, the process of implementing compulsory medical insurance is associated with a number of challenges. These include the need to train insurance personnel, modernize medical infrastructure, digitalize processes, ensure public confidence in the new system, and create an effective regulatory framework. These are the questions that require deep scientific analysis and a comprehensive approach.

This article is devoted to the study of the prerequisites, problems and prospects for the introduction of compulsory health insurance in Uzbekistan. It presents analytical findings based on a study of international experience, current reforms, and institutional mechanisms, which allows us to assess the potential of compulsory medical insurance as a key element in the sustainable development of the national healthcare system.

Literature review

Research on the compulsory health insurance (CHI) system covers a wide range of issues, including financial sustainability of healthcare, resource allocation efficiency, social protection of the population, and the development of quality control mechanisms for medical services. International literature highlights that the implementation of insurance-based models plays a key role in the transformation of healthcare systems, especially in countries moving from budget-based to mixed or insurance-based models.

In the works of European researchers (Busse R., 2017; Saltman R., 2018), the structural organization of compulsory medical insurance in Germany and the Netherlands is analyzed in detail, where the competitive environment between insurance funds contributes to an improvement in the quality of medical care and the efficiency of resource allocation. These

studies show that the success of insurance systems is determined by the transparency of financing mechanisms, balanced tariffs, and strict control over the quality of services.

The experience of Asian countries is widely represented in the research of Kwon S. (2019), who studies the national health insurance model of South Korea. The author emphasizes that the transition to universal health insurance required large-scale digitalization, the implementation of electronic clinical systems, and the creation of a unified insurance fund. A similar conclusion is reached by Turkish researchers analyzing the “Health for All” reform in Turkey (Akdağ R., 2015), where compulsory health insurance became a key element in expanding population coverage and improving the efficiency of the healthcare system.

CIS countries, including Kazakhstan, have also made a significant contribution to the formation of a scientific base on the implementation of compulsory medical insurance. Research by Kazakhstani authors (Bekturganova A., 2020; Seidumanov M., 2021) examines in detail the problems of setting tariffs, training personnel, introducing electronic platforms and the structure of interaction between the state, insurance funds and medical organizations. The Kazakh experience is particularly significant for Uzbekistan, given the similarity of socio-economic conditions, the stage-by-stage nature of reforms, and regional specifics.

In Uzbek scientific literature, issues of healthcare reform and the implementation of insurance models are reflected in the works of domestic researchers who study regulatory aspects, digital transformation, and the role of public-private partnerships. Researchers note that the transition to compulsory medical insurance requires modernization of primary care, optimization of funding, increased economic responsibility of medical institutions, and the development of a quality monitoring system.

Thus, the literature review shows that the introduction of compulsory health insurance is considered in international practice as a necessary step to create a sustainable, equitable and effective healthcare system. A comparison of international and regional experience allows us to identify key areas that can be adapted for the successful implementation of compulsory medical insurance in Uzbekistan.

Materials and Methods

This study is based on a comprehensive approach, including an analysis of the regulatory framework, a comparative study of international experience, and a structural, functional, and systemic analysis of the implementation of compulsory health insurance (CHI) in the Republic of Uzbekistan.

The following research methods were used in the course of the work:

1. Analytical method. A detailed analysis of key government programs was conducted, including the Concept for the Development of the Healthcare System in Uzbekistan, regulations governing the transition to an insurance-based model, and strategic documents related to digitalization and reform of the medical infrastructure.
2. Comparative method. The experiences of countries with developed and developing health insurance systems—Germany, South Korea, Turkey, and Kazakhstan—were studied. The comparison was based on parameters such as funding sources, tariff calculation mechanisms, the degree of private sector participation, population coverage, and quality control models.

3. A systems approach. Used to assess the interactions between key elements of the compulsory health insurance system: the insurance fund, medical institutions, the state, and the population. The organizational structures, interrelations, and operating mechanisms within a unified healthcare financing model are examined.

4. Content analysis. Scientific publications, reports from international organizations (WHO, World Bank), and statistical data on funding levels, morbidity, healthcare utilization, and services in Uzbekistan were examined.

5. Predictive analysis methods. Used to assess the prospects for the implementation of compulsory medical insurance, including modeling possible scenarios for the system's development, risk assessment, resource requirements, and expected changes in the quality of medical care.

The study also included data from the Ministry of Health of the Republic of Uzbekistan, the Agency for the Development of Medical Insurance, reports on pilot projects for the implementation of compulsory medical insurance, data from the National Statistics Office, and open electronic government platforms.

The integrated application of the above methods allowed for a comprehensive analysis of the prerequisites, problems and prospects for the implementation of compulsory medical insurance, identification of the structural features of the reform and formulation of scientifically based conclusions and recommendations.

Results

The conducted analysis of the regulatory framework, international experience and current trends in the development of the healthcare system in Uzbekistan allowed us to identify a number of key results, characterizing the process of implementation of compulsory health insurance (CHI) and its potential impact on the sustainability and efficiency of the medical industry.

1. Institutional readiness and legal framework

The study showed that in recent years, Uzbekistan has developed a fundamental legal framework for the transition to a compulsory medical insurance system. Health insurance laws have been passed, specialized agencies have been established, and pilot projects have been implemented in a number of regions. This demonstrates the state's high institutional readiness to scale up the insurance system nationally.

2. Development of digital infrastructure

The analysis demonstrated that a significant achievement is the accelerated digitalization of healthcare: electronic medical records, a unified electronic patient registry, a service monitoring system, and integrated information platforms have been introduced. These elements form the technological basis for the functioning of the compulsory medical insurance system, ensuring transparency of fund flows and control over the quality of medical care.

3. Modernization of primary care

The results of the study confirmed that reforming primary health care is a key condition for the successful implementation of compulsory health insurance. The development of the family physician institution, the expansion of the network of clinics, and the improvement of the qualifications of medical personnel strengthen the sustainability of the system and increase public confidence in the new financing model.

4. Prospects for improving the quality of medical services

An analysis of international experience and local data shows that the introduction of compulsory medical insurance promotes a competitive environment between medical institutions, stimulating them to improve the quality of services, optimize processes, and implement modern treatment standards. In particular, the role of independent quality assessment and accreditation mechanisms is being strengthened.

5. Financial stability of the system

The study showed that the introduction of compulsory medical insurance creates additional and more predictable sources of financing for the healthcare system. This reduces the burden on the state budget, improves the efficiency of resource distribution, and ensures equal access of the population to essential types of medical care.

6. Identified problems and risks

The results also revealed a number of challenges that could slow down the implementation of compulsory health insurance:

- Insufficient training of personnel in the field of health insurance;
- Limited public awareness of new mechanisms;
- Need for further infrastructure modernization;
- Potential risks of inequality between regions;
- Need to strengthen quality control mechanisms.

These factors require an integrated approach and a step-by-step strategy for implementing the system.

Discussion

The results of the study show that the introduction of compulsory health insurance (CHI) in the Republic of Uzbekistan is a complex but strategically important process aimed at creating a sustainable and effective healthcare system. The analysis revealed that the transition to an insurance-based model could significantly improve the quality of medical services, ensure equal access to treatment, and strengthen the financial sustainability of the industry. However, successful implementation of this reform requires a comprehensive approach and phased implementation.

Firstly, the key condition for the success of the reform is the presence of a strong institutional and regulatory framework. Uzbekistan has made significant progress in this direction in recent years, creating the foundations for an insurance fund, a tariff-setting mechanism, and a quality

control system. However, further work should be aimed at clarifying insurance packages, expanding legislative norms, and increasing the transparency of financial flow management.

Secondly, the development of digital infrastructure is of particular importance. Existing electronic platforms already provide the foundation for monitoring medical services, but further expansion of integration between the information systems of medical institutions, the insurance fund, and government agencies is necessary. This will improve the efficiency of interaction, minimize corruption risks, and create a unified digital healthcare system.

Thirdly, international experience shows that the implementation of compulsory medical insurance is impossible without modernization of primary healthcare. Uzbekistan is moving in this direction by strengthening the role of family doctors, developing a system of outpatient clinics, and improving the qualifications of medical workers. However, it is important to ensure the uniform development of regional infrastructure in order to avoid territorial disparities in access to medical services.

Fourthly, an important factor is the psychological and informational readiness of the population. Reforms in the healthcare system must be accompanied by a large-scale information campaign aimed at increasing public confidence in the new model. Lack of awareness can lead to low participation rates, which will negatively impact the stability of the insurance system.

Fifth, the transition to an insurance model requires training specialists – both medical workers and managers, economists and experts in the field of insurance. The development of human resources is one of the most critical elements of the successful implementation of the reform.

Thus, the discussion showed that the introduction of compulsory medical insurance in Uzbekistan has significant potential, but requires strategic consistency, in-depth analysis and continuous adaptation of the system to changing conditions. A comprehensive approach based on international experience, digitalization, infrastructure modernization, and increased public confidence can ensure the successful transformation of the healthcare system and create conditions for sustainable development of the industry.

Conclusion

The introduction of compulsory health insurance (CHI) in the Republic of Uzbekistan is an important stage in reforming the national healthcare system, aimed at ensuring fairness, sustainability, and efficiency in the provision of healthcare services. The study showed that the transition to an insurance-based model allows for improved financing mechanisms for the industry, expanded coverage of medical care, and improved service quality through increased competition, the development of digital technologies, and the modernization of primary healthcare.

An analysis of the regulatory framework and international experience revealed that the successful implementation of compulsory medical insurance requires comprehensive institutional support, phased implementation, and active interaction between the state, medical institutions, insurance companies, and the population. Despite the successes achieved—developing digital infrastructure, strengthening the primary care system, and creating a specialized insurance fund—challenges remain related to staff training, public awareness, infrastructure modernization, and eliminating regional imbalances.

In the long term, compulsory medical insurance can become the main tool for increasing the financial sustainability of the healthcare system in Uzbekistan, ensuring equal access to medical services and stimulating the development of a modern, patient-oriented model of medical care. The implementation of this reform requires consistent implementation of strategic objectives, continuous monitoring, flexible adjustment of governance mechanisms, and broad public involvement. Only in this case will compulsory medical insurance become an effective driver of modernization and sustainable development of the national healthcare system.

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