

I. Health Insurances

Two or Three Healthcare Market Models

1. Why Health Insurances ?

Demand is Uncertain -> risk from unexpected ill health

Health Insurance removes the Uncertainty

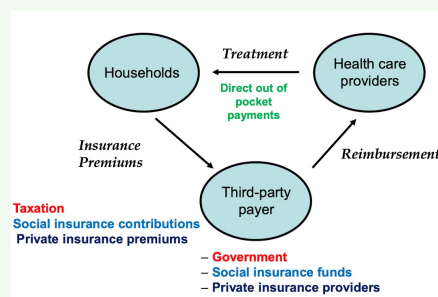
I. Health Insurances

2- Health Care Financing

Three types of Third Party Payer	Government Social Health Insurance Funds Private Health Insurance Providers
----------------------------------	---

Three methods of financing Insurance Premiums:	Taxation Social Health Insurance Contributions Private Health Insurance Premiums
--	--

Shema



Public & Private

	Public	Private
Compulsory:	70% Taxation	Voluntary: 14%
Who	Public Health Insurance	Private individuals purchasing policies
What	100% Population	40%-50%
Category 1:	Medical Card	
	30%-40%	
Category 2:	Non-Medical Card	
	60%-70%	