

### 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

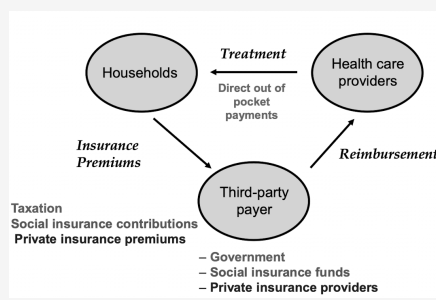
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2- Health Care Financing

Three types of Third Party Payer	Government Social Health Insurance Funds Private Health Insurance Providers
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Three methods of financing Insurance Premiums:	Taxation Social Health Insurance Contributions Private Health Insurance Premiums
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### Shema



### Public & Private

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



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