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**PECULIARITIES OF HEALTH CARE SYSTEM IN ISRAEL**

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Intensive development of health insurance sphere is only possible in countries with high level of medical care. Israel is a leader among these countries. Every year thousands of people from around the world come for highly specialized medical care. This demand due to the presence of a developed health systems, intensive development of medical science and practice, implementation of most modern treatments. Israeli scientists are working on developing new methods of diagnosis and treatment in different areas of medicine, working with experts in Europe and America. Today, Israeli clinics provide highly specialized, quality medical care at a relatively affordable price, compared with the leading hospitals in developed countries. In a survey of 48 countries in 2013, Israel's [health system](http://en.wikipedia.org/wiki/Health_system) was ranked fourth in the world in terms of efficiency.

The presence of advanced diagnostic facilities, modern medical equipment, high qualified specialists is part of the economic attractiveness and quality for patients with various diseases. There are about 70 medical centers and hospitals in Israel, most of which are municipalities. The most developed directions of medical science in Israel are those: orthopedics, neurosurgery, oncology, hematology, cardiac surgery, gynecology and obstetrics. Statistical data on life expectancy in Israel do not need comments - an indicator of the quality and accessibility of health care access for all. Every year the World Health Organization published a report on life in different countries. In 2013, Israel occupies one of the first places in life expectancy: the average Israeli woman live to 83 years, man - to 80. These figures are much higher than in most developed countries.

Health care in Israel is [universal](http://en.wikipedia.org/wiki/Universal_health_care) and participation in a medical insurance plan is compulsory. All [Israeli](http://en.wikipedia.org/wiki/Israel) citizens are entitled to basic health care as a fundamental right. Based on legislation passed in the 1990s, citizens join one of four health care funds for basic treatment but can increase medical coverage by purchasing supplementary health care. There are many kinds of insurance and it’s varying from country to another. In Israel there are a lot of insurance kids, like heath insurance, life insurance and vehicle insurance. Vehicle insurance According to Israeli law, a car owner is obligated to have at least the basic level of car insurance in order to legally drive the car. This legal requirement is known – The Compulsory Insurance Certificate. Car insurance in Israel works differently to car insurance in many other countries, often confusing not only Olim who have recently made aliyah, but also people who have lived in Israel for years. Life insurance is a contract between an insured [(insurance policy holder)](http://en.wikipedia.org/wiki/Insurance_policy) and an [insurer or assurer](http://en.wikipedia.org/wiki/Insurance), where the insurer promises to pay a designated [beneficiary](http://en.wikipedia.org/wiki/Beneficiary) a sum of money (the "benefits") in exchange for a premium, upon the death of the insured person. Also it depends on the type of the company that any one participates with like (Clalit, Leumit, Mccabe companies).

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Sources:

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