

COMPARISON BETWEEN OLD SYSTEM AND NEW ONE OF MEDICAL INSURANCE IN EGYPT. ADVANTAGES AND DISADVANTAGES

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Introductions. The medical insurance in Egypt is under control by the health insurance organization (HIO) which has been in existence since 1964, the HIO was the outcome of many legalizations started in early decades of the 20th century so now HIO is a big organization which has their own hospitals and institutions, in the old system of medical insurance till 2018 the health and population ministry of Egypt has in total 1848 hospital and institution with 131 thousand hospital bed, 691 governmental hospital and HIO has 60 central hospital of those with 95 thousand and 683 hospital bed and 1157 private hospital with 35 thousand and 320 hospital bed. So, in the new system (universal health insurance of Egypt)2019-2030 will be increasing of the number of hospitals by 372 new hospital and renew the old hospitals to give good quality of treating patients under good conditions. The new system is already totally working in 3 governor-ate “state” (port said, Luxor and Aswan) out of 27 in 2020.

Aim. Comparison between the old system and the new system (universal health insurance of Egypt) the pros and cons.

Materials and methods: analysis of literature data on this topic based on the database PabMed, PubSCIENCE, HubMed.

Results and discussion. HIO is the connection between the citizen and the health and population ministry so it's the payer and the service provider in old system, the government used to take part of the salary from the citizens and they are 3 types the governmental employees 2-3% of his salary ,the private employees 4-6% of

his salary and the nonemployees the government will pay for him directly so the system work as Governmental employees:

- the doctor consultation and the medicine therapy for free;

- surgery and medicine therapy for free;

- tumor surgery should pay 30- 35 % of cost and medicine therapy 5 % of cost private employees;

- the doctor consultation and the medicine therapy for free;

- surgery should pay 10 % of the cost and medicine therapy for free;

- tumor surgery should pay 40- 50% of cost and 10 % for medicine therapy.

Non employees:

- the doctor consultation and medicine therapy for free;

- surgery and medicine therapy for free;

- tumor surgery should pay 30- 40 % of the cost and 5 % of the medicine therapy cost. It should be noted that the children and school age treated as nonemployee.

So, the merits of the old health insurance system can be attributed to the fact that the medical insurance almost low costly and good coverage for the person. It includes all types of population.

On the other hand, the cons are much time for processing, poor quality, poor coverage for population, HIO is the payer and the service provider, different laws and systems dealing, not fair for population according to social economic levels and unsatisfactory salary for medical stuff.

At the same time, the Universal health insurance of Egypt in new system has such pros as good coverage of all population and all ages, simple processing so no need for time waiting, good for all social economic levels, good quality even in rural areas, pay only for the done service and priority firstly for children and babies.

Among the disadvantages are it will take more time to complete, a lot of laws and rules which is unknown for most of population. It will be so tough for population for high or big salaries and restriction in utilization and management.

Conclusion: the medical insurance in Egypt in past was poor development specially in the practice much more bad in waiting and coverage of population and in the new system "universal health insurance " is giving good indicators according to the three states which is completely working with this system which is covering the all population in these states.