

THE PRICE OF FREE MEDICINE

Questions of the organization of free medicine on the criteria of effectiveness, rationality and optimality are now particularly relevant in the light of the humanization of the economy, the combination of market and non-market mechanisms of regulating the sphere of public services. Shadowing of the economy in general and the health sector in particular is one of the main causes of the inefficient economics and medicine including both Ukraine and the countries of the post-soviet space. In Ukraine officially, at the level of the Constitution free-of-charge medicine is fixed [1]. In practice, free medicine has long lost the right to be called such and almost completely passed in the shadow form. The shadow economy has become a subject of study by many scientists: Becker G., Gorshkova D., Barsukova S., Hernando de Soto, Borodjuk V., Turchynov A., Prihodko T., Luchenok A., Jurinec V., Londar S. and others. [2; 3; 4; 5; 6; 7; 8].

The purpose of this article is to analyze the problems of the question of free medicine (more formally free of charge), a comparison of it with the paid medicine, as well as with voluntary medical insurance.

It should be defined with what we understand under the shadow economy and of its forms, in what of the reason of its occurrence in general and in Ukraine in particular.

In the literature, the shadow economy is considered as the economic relationships between the citizens of the society, developing spontaneously, in circumvention of the existing state laws and social rules. The income of this enterprise are hidden and are not subject to taxation.

We can distinguish three main types of shadow economy [5]:

1. The “second” economy — that is prohibited by the law economic activities by workers of “white” (official) economy, which leads to a redistribution of a previously established national income. From the point of view of society as a whole “second” economy did not produce any goods or services. The benefits that are obtained from the “second” economy, enjoy one category of people is due to the losses incurred by the other.

2. “Grey” economy — economic activities for the production and implementation of conventional goods and services, which is resolved by the law, but not registered (mainly the small business). In contrast to the “second” economy, which is closely connected with the “white” (official) economy and developing for her account, the

“grey” economy is functioning independently. In this sector producers or deliberately evading official records, not wanting to extra costs (associated with obtaining a license, payment of taxes, etc.), or statements on such type of activity is generally not provided.

3. The “black” economy — that is prohibited by the law economic activities related to production and sale of banned and scarce goods and services. “Black” economy in the broadest sense, you can read all kinds of activities, which are entirely excluded from the normal economic life, as they are considered to be incompatible with her, or such that its destroy (for example — drug trafficking, robbery, etc.).

The shadow economy arises from the existence of conditions under which it might be beneficial to hide their economic activity from a wide range of people. The scale of concealment may be different — from hiding the very existence of the company or of the existence of certain assets, to the concealment of individual transactions.

With other conditions being equal, the higher the tax burden, the more the shadow sector of the economy as being in his company because of non-payment of taxes gain a competitive advantage over other firms and displace them from the market. The more complicated bureaucratic procedures in developing countries, the more this sector of economy. The issues of the expediency of such behavior, in particular, deals with the economics of crime and punishment.

With regard to the emergence of the shadow sector in the economy of Ukraine, it is possible to assume, that it is the result of a systemic crisis of the economy, which occurred because of the inconsistency of the methods of implementing market reforms. The development of the shadow economy in Ukraine has on the basis of the destruction of the existing relations of distribution and construction of new ones, which significantly violated the established balance of interests of the subjects of the economy, development of its separate spheres, the motivation of effective management [8].

According to the Ministry of economy, the level of the shadow sector of the economy of Ukraine by results of II quarter of 2009 amounted to 36% of official GDP. According to preliminary estimates, the state budget of Ukraine, as the result of increase of the shadow sector, in 2009, received more than 100 billion uah [9].

After the disclosure of the essence of the shadow economy consider its impact on the health sector.

Shadowing of the healthcare sector has become the norm in the modern stage of economic development of Ukraine and any shifts in the direction of the normalization of the issue is not observed yet. The obvious example is the situation in which patients come for treatment in state health care institution, will be required to pay for the tests, X-ray filming or the reception at the doctor without any queue. In the circumstances the medical service of the usual patient has not asked the question of the lawfulness of collection of funds for health services provided by the state. Meanwhile in the Constitution of Ukraine, article 49, said: "Everyone has the right to health protection, medical care and medical insurance. The state creates conditions for effective and available to all citizens health care. In state and communal health protection institutions provide medical care free of charge; the existing network of such institutions shall not be reduced..." [1].

And for those who deliberately ignores the Constitution of Ukraine and the right of a citizen of Ukraine has the article 184 of the Criminal code of Ukraine "Violation of the right to free health care" in which it is clearly stated: "an Illegal demand of payment for the provision of medical aid in the state or municipal institutions of health protection — shall be punishable by a fine of up to one hundred non-taxable minimum incomes of citizens or by arrest for a term up to six months..." [10].

The legislation is enshrined one of the social rights of citizens of Ukraine are entitled to free medical care. However, when visiting the state medical institutions can be observed differences between the officially approved standards and their implementation in practice. Modern healthcare system has worked for many years in the conditions of constant under-funding, which compels the leaders of the health resort to the semi-official methods of type "charitable contribution".

In the system of medical services along with the state (free of charge) medicine there is a the paid medicine: simply paid services and voluntary medical insurance (VMI).

For a citizen — paid medical care is preferable to regular (free of charge). Consider that the official payment for treatment, it will be the most effective and timely. But this is not always so clear. The paid medicine, as well as in a free, there are pitfalls. Usually these stones is, the appointment of extra surveys, unnecessary procedures, unnecessary consultations with specialists, in order to facilitate the purse trusting to the patient as much as possible amount of money. In addition, and paid, and the budget doctors have mastered one more article of income: the hidden, but very aggressive advertising. They may make a long list of "essential drugs", an

incredibly expensive and sold only in a specific pharmacy, or they have in the office. While it often turns out that it's not drugs, and dietary supplements or vitamins. Not always, these products are just harmless "pills", they can also harm the human body.

Voluntary medical insurance (VMI) allows to solve the questions of quality health care. A positive aspect of VMI is competition, it is the main engine of sales of insurance policies. Every insurance company in the struggle for a new client thinks out all new and new types of services, loyalty programs, etc. One of the most reliable ways to attract a client is a stable and high-quality service, the availability of reasonable payment in case of necessity, according to the options of insurance policy, etc. The best advertisement for an insurance company, which is engaged in distribution of VMI policies, advertising is the "word of mouth", which carry satisfied clients of the company. With a view to increasing the number of satisfied customers, you need to "tighten" the first of all the quality of service for hot lines, expand the network of representative offices in medical institutions, etc. However, the medical insurance has its negative side. It should be noted that a full range of medical insurance is not always available to the client, it is connected with the fact that not all clinics are accepted insurance policies also the client has no choice in the places for the treatment, because all agreed in the contract with the insurance company. There are cases when the insurance company refuses to pay for medical services in connection with a high level of risk during surgery, or simply this procedure is not included in the list of services provided issued by the insurance policy.

In Ukraine free medicine exists de jure, but de-facto it is virtually absent. According to the ministry of health of Ukraine for the year 2010 in Lugansk region there are 9024 doctor and 20198 the average medical personnel. For comparison: for the year 2009 in Lugansk oblast worked 9099 doctor and 20506 mid-level medical personnel (in 2008 — 9005 doctors and 21716 nurses) [11;12]. In this (according to Goskomstat of Ukraine at the beginning of 2011) the average salary of a health worker is 1650uah. in a month [13]. Lack of adequate financing of the healthcare sector has led to the emergence of the shadow economy in the sphere of medicine, due to which patients have to pay for their own treatment in the public health care institution, although by law they are not obliged to do this. Possible solutions this problem can act as increasing the wages of medical personnel and the search for sponsors, who will be able to provide both medical personnel and medical institutions all necessary for the most effective provision of medical assistance to those who need it.

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Petrenko A. V. The Price of Free Medicine

The article considers the problem of shadowing of free medicine, its state at the present stage of Ukraine's economic development, and so is the comparison of the state of free medicine and its paid analogues.

Key words: shadow economy, free medicine, the paid medicine, voluntary medical insurance.

Петренко А. В. Ціна безкоштовної медицини

У статті розглянуто проблему тіньовізації безкоштовної медицини, її стан на сучасному етапі економічного розвитку України, а також запропоновано порівняння державної безкоштовної медицини та її платних аналогів.

Ключові слова: тіньова економіка, безкоштовна медицина, платна медицина, добровільне медичне страхування.

Петренко А. В. Цена бесплатной медицины

В статье рассматривается проблема теневициации бесплатной медицины, ее состояние на современном этапе экономического развития Украины, а также происходит сравнение государственной бесплатной медицины и ее платных аналогов.

Ключевые слова: теневая экономика, бесплатная медицина, платная медицина, добровольное медицинское страхование.

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