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FEATURES OF THE MEDICAL EXPENSES COMPENSATION FOR DENTAL CARE IN VOLUNTARY MEDICAL INSURANCE IN UKRAINE

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Summary: In Ukraine, in the presence of insufficient state financing of dental care to population, as an option of additional financing or full coverage the development of an insurance model of provision, voluntary health insurance in particular are described by some of healthcare organizers and economists. performed content analysis of the available sources of information on dental features compensation costs in the projects of voluntary medical insurance in Ukraine showed that the overall insured in the country on a voluntary health insurance can be considered about 2.2% of the population. Among the major players offer compensation for the cost of dental treatment provided in 72% of insurers. Volumes sublimits in such compensation is limited (less than 3000 UAH annually). Among the treatments and manipulations, the value of which is subject to compensation, prevails emergency dental care, diagnosis and treatment of dental caries. Measures of primary prevention of dental diseases are not compensated.

Key words: financing, insurance, dental care

In Ukraine, in the presence of insufficient state financing of dental care to population, as an option of additional financing or full coverage the development of an

insurance model of provision, voluntary health insurance in particular are described by some of healthcare organizers and economists [1,2]. Today, medical insurance in Ukraine usually exists only in the form of voluntary health insurance (VHI), except in certain cases where there are options for compulsory insurance against accidents some of which may cover medical expenses in the cases of a disease or injury often. The analogy of compulsory health insurance can be considered the work of the National Health Service of Ukraine in accordance with the provisions of the Law of Ukraine "On State Financial Guarantees for the Provision of Medical Services and Medicines". Regarding the cost of dental care for active participants in the VHI market such opportunities are provided only by individual insurance programs, which are actually commercial projects of some insurance organizations. In Ukraine, today there is no special legislation regulating voluntary health insurance, this type of relationship is regulated more by the Law of Ukraine "On Insurance", the Civil Code and the Commercial Code of Ukraine. In practice, the regulation of relations are actively influenced the rules of the Tax Code and the Budget Code of Ukraine, the Law of Ukraine "Fundamentals of legislation of Ukraine about health care" [3,4,5].

The purpose of this study was to analyze the peculiarities of indemnification by insurers the medical expenses of insured persons when applying to dental clinics.

Materials and methods: content analysis of open offers and standard insurance programs, published by insurers in the direction of voluntary health insurance in the Internet was performed.

Results of the study and discussion. An analysis of the content of the website <https://forinsurer.com/>, in Ukraine, under the long-term contracts of voluntary medical insurance, are insured persons of more than 700,000 people. If this volume is supplemented by persons who are members of health insurance, individual program participants assistance medical programs, the number of individuals involved in the project and para-insuring VMI projects can be estimated at 1 million persons. But all this

amount is only 2.2 % of the country's population. At the end of 2017 389 insurance companies worked in Ukraine, 58 companies provided life insurance services, 331 organizations - other types of insurance. During 2013-2017, there was a tendency to reduce the number of insurers (-23). According to information released by insurers pool premiums project Medical insurance (permanent health insurance, medical expenses insurance) in 2017 amounted to 2,413,500,800 UAH. The level of payments by VHI contracts reached 1,431,936,000 UAH representing 59, 33% of the volume of collected sums. Currently, the VHI programs in Ukraine guarantee for insured persons an urgent and planned high-quality medical care in hospitals of almost all levels and all types of property and subordination. According to the statistics of such contracts the insurer usually serves as the employer or may be professional associations (in the case of sectoral general agreements), which pays for the VHI policies immediately for the entire workforce. Quite often this mechanism provided an additional "social package" for the employee and the insured person receives medical care free of charge or with partial compensation. For administration policies VHI employer may look as real mechanism for encouraging employee incentive and that allows to solve social issues in the company and additionally involve qualified personnel to production. Despite widespread and not entirely positive public image of insurance companies operating in the field of VHI still experience these business processes is very useful for health and organizers to prepare the health system for the transition to mandatory medical insurance. For today, the Ukrainian legislation provides for insignificant incentives for the development of VHI. The maximal advantage is the exclusion of insurance payments under the contracts of VHI from the base of funds for taxation of individual income taxes.

Analyzing the products presented in the insurance market for VHI programs it can be determined that most of them contain separate programs, sections or sublimits for the cost of dental care. The analysis of insurance programs in terms of covering the cost of

dental care for the largest "players" on the market of VHI of Ukraine revealed common features. Often, such a common is the presence of a list of diseases that can lead to the insurer's refusal to sell the insurance product (the conclusion of the contract of the VHI). Such lists are quite different among different insurers and the list may be decreased in cases of corporate insurance.

Depending on the specific insurance company, the "prohibitive" list may vary but not significant. In some cases, the list of diagnoses, exceptions from insurance cases may be up to 40-50 positions. Essentially, cosmetic, prophylactic and non-traditional methods are most often excluded. In the case of dental care, the coverage does not apply to teeth whitening procedures, preventive cleansing, metal-ceramic and metal-free prosthetics, non-removable orthodontic equipment, as well as consultation of physicians on these issues. Also included here include incrustation, the use of precious metals, sealing of fissures, coating with preventive varnishes of enamel, dental remineralizing therapy, toothpaste, replacement of old seals with preventive, cosmetic and other purposes. Although the exclusion from prevention programs is economically inappropriate for a long-term perspective. Not funded treatment of individual diseases oral mucosa and latch dentures. If we analyze the insurance coverage of dental care in the insurance programs of the main private insurance organizations of Ukraine which occupy a leading position in the market of VHI, then it is possible to identify some common trends.

PJSC IC "Providna". This organization is the national leader in insurance premiums (UAH 358.8 million), payments (UAH 227.1 million) and the number of insured persons under VHI projects. Corporate insurance programs for VHI contain limited limits on dentistry, individual contracts contain even more stringent restrictions. The "ELIT" Insurance Program, with a total insurance amount of 100,000 UAH, has an annual sublimit for dentistry only 800 UAH. The most expensive insurance program "VIP" has an annual insurance amount of 150 000 UAH, the

limit on dental care is 2500 UAH. An analysis of the list of services is given in Table 1. The price of contracts differs from the place of residence of the insured person. In Kyiv the price for programs "Elite" and "VIP" starts with 9000, then 20 000 UAH, in Dnipropetrovsk, Lviv, Odesa and Kharkiv - 9100 and 18 200 UAH and in other regions - UAH 6750 and UAH 16,600 respectively. Such contracts provide for the payment of the full amount of the insurance premium before the beginning of the insurance coverage. That is, the sublimit of the insurance program of the VHI contract is rather limited and does not cover the full need of the average patient in dental care for the year. Such restrictions include payment of 1-3 visits of the insured person to the clinic.

PJSC "IC" Uniqa ". This insurer has been operating in the financial market for more than 20 years and is the successor to the Insurance Company "Credo-Classic". Insurer for individual contracts LCC offers three variants of insurance program for VHI – "Standard", "Classic" and "Prestige" - which are similar to the above, the list of insurance exceptions also coincides. Class of the program "Classic" (payment - 13 000 UAH per year, with a total insurance amount of 125 000 UAH), the refund limit for dental care is 1000 UAH. In the class "Prestige" (payment - 20 000 UAH per year, the total insured amount - 175 000 UAH) has a limit on the refund for dental care - 2000 UAH. The list of services for covering programs coincides, the difference is only in the limits of compensation (Table 1). Thus, the provided insurance programs for the average patient are even more limited.

PJSC «IC« INGO Ukraine ». This company has also been operating on the Ukrainian market for more than 20 years and belongs to the cohort of the leaders of the market of VHI. The principle of construction insurance contracts and settlement of an insurance case in this company is different. In the insurance contract of the VHI for each type of medical care, there is provided a "basic" t medical institution, based on which prices the grading of franchises is formed. Like other insurance organizations, the program's orientation is more on urgent dental care, and less is planned and almost no prevention of dental disease. Regarding the size of sublimits, the minimum limit for the cost of dental care under the contracts of the VHI is 750 UAH. The said insurer provides for an option to increase the limit for reimbursement for dental care, for which the insured person may additionally pay UAH 1,800, after which the limit is refunded.

The insurance company "PZU Ukraine" offered contracts with VHI with an annual insurance sum of 10 000 to 250 000 UAH (most popular - with an annual insurance amount of 75 000 and 100 000 UAH). The last classes of insurance programs include limits for the refund for dental care from 500 up to 2000 UAH. In settlement of losses at the onset of insurance cases also provides for a (basic) clinic, with the orientation of which the franchise scale is introduced. The list of exceptions for insurance cases almost coincides with those of the previously analyzed representatives of the insurance market.

Table 1
List of stomatological manipulations and procedures, which were reimbursed under the contracts of the VHI insurers of Ukraine in 2017

Manipulations and procedures	“ELIT” (Providna)	“VIP” (Providna)	UNIQA	INGO Ukraine	PZU Ukraine
Medical Examination	+	+	+	+	+
X-ray imaging, orthopantomografy	+	+	+	+	+
Local anesthesia	+	+	+	+	+
Depulption and endodontic treatment	+	+	+	+	+
Teeth extraction	+	+	+	+	+
Temporary filling in case of endodontology	+	+			
Permanent dental filling in cases of dental emergency care	+	+			
Consultation of dental (oral, MF) surgeon		+			
Caries treatment	+	+	+	+	+
Light-curing dental polymer fillings	+	+	+	+	+
Professional oral hygiene procedure (1 per year)		+			+
Dental prostheses in case of accidents		+			
Temporary filling removing			+		
Polishing of previous dental restorations			+	+	+
Permanent dental filling after endodontic treatment			+	+	+
Periodontal curative bandage				+	

Subsequently, we analyzed the programs of the DMCs of the 50 largest insurance organizations of the country in terms of the possibility of reimbursement of expenses for dental treatment. The data was received on the open access on the Internet pages of insurance organizations and dental clinics-partners. Thus, among the main 50 insurance organizations, whose activities in the Ukrainian market of VHI are the most active insurance programs which include compensation for the cost of dental care had 36

insurers (accounting for 72%), among them three representatives - had significant contractual constraints VHI for such sublimit (6% of the total), or such insurance programs are not very common among clients. Analyzing the content of the listed programs one can notice the "therapeutic" orientation of insurance products in the absence of preventive manipulations which does not look logical in view of the main type of activity of insurance organizations (Table 2).

Table 2
Analysis of the content of insurance programs in part of compensation for dental care costs

	Type of manipulation	Presence
1	Examination and consultation	+
2	X-ray imaging, orthopantomography	+
3	Local anesthesia	+
4	Teeth extraction	+
5	Depulcation	+
6	Endodontic treatment	+
7	Polishing of previous dental restorations	+/-
8	Permanent dental filling after endodontic treatment	+
9	Periodontal curative bandage	+/-
10	Professional oral hygiene procedure	+/-
11	Oral hygiene consultation	-
13	Dental prostheses	-
14	Orthodontic treatment	-
15	Oral hygiene training	-

So noticeable pronounced tendency to incomplete coverage by insurers of dental services and the lack of preventive orientation programs voluntary health insurance and other conditions that would materially and encouraged insurers and insured persons and providers of health services to prevention of dental diseases.

Conclusion

Consequently, performed content analysis of the available sources of information on dental features compensation costs in the projects of voluntary medical insurance in Ukraine showed that the overall insured in the country on a voluntary health insurance can be

considered about 2.2% of the population. Among the major players offer compensation for the cost of dental treatment provided in 72% of insurers. Volumes sublimits in such compensation is limited (less than 3000 UAH annually). Among the treatments and manipulations, the value of which is subject to compensation, prevails emergency dental care, diagnosis and treatment of dental caries. Measures of primary prevention of dental diseases are not compensated.

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