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### ORGANIZATION CHALLENGES AND SOLUTIONS OF THE STATE HEALTH INSURANCE SYSTEM IN UZBEKISTAN

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#### Abstract

The effective mechanisms for organizing the state health insurance system (SHIS) in Uzbekistan play a crucial role in ensuring equitable and sustainable access to healthcare services. This article analyzes the challenges and potential solutions for implementing SHIS in Uzbekistan, based on the review of 15 scientific sources published over the last five years. The analysis focuses on key factors such as financing sustainability, social protection, the composition of insurance packages, service delivery efficiency, and digital infrastructure. Furthermore, international experiences, particularly from Germany, South Korea, and European countries, are adapted to the Uzbek context to provide recommendations. The findings of this study provide a scientific foundation for evidence-based policy-making to improve the state health insurance system in Uzbekistan.

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**Keywords:** state health insurance, financing, insurance packages, social protection, Uzbekistan, service delivery efficiency, digital health [1][2][3]

### Introduction

The state health insurance system (SHIS) is one of the most effective mechanisms for ensuring equitable access to healthcare services and improving financial protection for the population [1]. In recent years, Uzbekistan has undertaken phased initiatives to implement SHIS, aiming to enhance social protection, increase financing efficiency, and strengthen the sustainability of the healthcare system [2][3].

Currently, Uzbekistan's healthcare financing is primarily sourced from the state budget and out-of-pocket payments, which do not sufficiently ensure financial protection for the population [4]. Consequently, implementing SHIS strengthens financial protection, expands access to high-quality medical services, and promotes the principles of social justice [5][6].

International experience highlights that successful SHIS implementation requires several key factors: sustainable financing, well-structured insurance packages, service delivery efficiency, digital infrastructure, and public trust in the system [7][8][9]. Experiences from Germany and South Korea show that effective SHIS requires a balance between public and private sectors, risk-sharing mechanisms, and robust monitoring systems [10][11].

In Uzbekistan, the implementation of SHIS faces several challenges: insufficient financing, low public trust in insurance, limited scope of insurance packages, shortages of qualified personnel, and underdeveloped digitalization [12][13][14][15]. This article analyzes 15 recent scientific sources to identify these challenges and propose solutions based on international best practices.

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### Main Text

Financial protection of the population is one of the primary objectives of SHIS. Due to insufficient funding, many people still pay for services out-of-pocket, increasing healthcare costs and reducing household financial security [1][2]. International experience demonstrates that sustainable financing mechanisms significantly enhance the effectiveness of SHIS [3][4].

The composition and coverage of insurance packages determine the effectiveness of SHIS. Limited packages restrict access to healthcare services and exacerbate social inequalities [5][6]. Therefore, international practice recommends comprehensive insurance packages that include essential diagnostics, outpatient and inpatient care, medications, and preventive services [7][8].

The success of SHIS is closely linked to public trust in the system. Studies show that low trust in SHIS reduces utilization and diminishes financial protection [9][10]. Consequently, public awareness campaigns and strategies to build trust are essential for effective implementation [11][12].

To achieve financial sustainability, strategic purchasing and efficient allocation of resources should be implemented. Cooperation between public and private sectors, along with monitoring systems aligned with international standards, is crucial [13][14][15].

During SHIS implementation in Uzbekistan, challenges related to workforce development and administrative management have also been observed. The shortage of qualified personnel and outdated management systems in healthcare organizations reduce SHIS effectiveness [1][2]. Moreover, while financial resources may be sufficient, mechanisms for targeted and efficient allocation are underdeveloped [3][4].

The introduction of digital health systems and electronic insurance cards enhances SHIS management efficiency. These systems not only speed up service delivery but also allow real-time monitoring and data analysis [5][6][7].

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International experience shows that digitalization can increase resource efficiency, boost public trust in SHIS, and reduce abuse [8][9].

To ensure the financial sustainability of SHIS, strategic purchasing mechanisms must be implemented, improving service quality and optimizing the use of financial resources [10][11].

One of the main challenges is the low public trust in SHIS, leading many individuals to avoid using the system [12][13]. Addressing this requires raising public awareness, social campaigns, and consultation services to strengthen confidence [14].

International experience is essential for successful SHIS organization. Germany and South Korea demonstrate that public-private cooperation, comprehensive insurance packages, stable financing, and digital systems significantly enhance SHIS efficiency [15].

Additionally, SHIS performs a social protection function, improving the living standards of the population and reducing healthcare costs. At the same time, it ensures financial security for vulnerable groups and reinforces social equity [1][2][3].

### Conclusion

Implementing the state health insurance system in Uzbekistan is of significant social and financial importance. Effective SHIS organization depends on sustainable financing, comprehensive insurance packages, digital management systems, public trust, and strategic purchasing mechanisms.

Analysis of international experiences and the Uzbek context indicates that successful SHIS implementation can expand access to healthcare, enhance financial protection, and strengthen social stability. Furthermore, digitalization, strategic purchasing, and increased public trust can substantially improve the effectiveness of SHIS.

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