

HEALTH INSURANCE (25 hours)

1. Concept and system of health insurance:
 - Concept of health insurance
 - Historical development of health insurance
 - Healthcare market, health insurance system, private insurance with public (national) health service (examples of health insurance systems in some countries)
 - Aims of health insurance (satisfied insured persons and care providers, rising health standards)
 - Factors influencing health insurance, role of legislation and government
2. Main types of health insurance products and their features, sum assured products or costs reimbursement, risks, types of cover, exclusions, claim characteristics:
 - Comprehensive health insurance
 - Preferred provider comprehensive health insurance
 - Medical expense insurance (in-patient, out-patient, drugs, nursing)
 - Specific surgical procedures insurance
 - Critical illness
 - Dental treatments insurance
 - Elderly healthcare and long-term care insurance
 - Disability income insurance
 - Travel health insurance
3. Data requirements, data analysis, products design and pricing (individual and group insurance, supplement to public health insurance, adapting to local environment, medical expense inflation and trends, data classification and monitoring by age, sex, occupation, type of medical treatment, medical care provider, type of insurance, geographic region, etc.)
4. Genetics and insurance
5. Croatian health insurance organisation (changes introduced with new legislation – the Health Insurance Act and the Healthcare Act 1993, the Croatian Health Insurance Institute, privatisation of the system)
6. Compulsory health insurance (insured persons, healthcare types, reimbursements, rights and obligations)
7. Voluntary health insurance:
 - a. Supplementary health insurance (definitions of cover, entrance conditions, service providers – insurance companies, medical institutions, market situation)
 - b. Private health insurance (definitions of cover, conditions for changing from compulsory health insurance, service providers, market situation)
8. Reconstruction of health system (depending on the situation at the time of lecturing)

9. Compulsory employer's insurance for working accidents and professional diseases (article 51 of Health Insurance Act) – premiums, claims (trends and potential risks), reserves, market situation
10. Health insurance according to the Insurance Supervisory Authority's material Insurance Branches and Distribution of Risks in Insurance Groups and Branches
11. Croatian health insurance market:
 - Comprehensive health insurance
 - Preferred provider comprehensive health insurance
 - Medical expense insurance (in-patient, out-patient, drugs, nursing)
 - Specific surgical procedures insurance
 - Critical illness
 - Dental treatments insurance
 - Elderly healthcare and long-term care insurance
 - Disability income insurance
 - Travel health insurance

Literature:

1. Sigma No 2/1998; *Health Insurance in the United States: An Industry in Transition*; Swiss Reinsurance Company Economic Research; 1998; Zurich
2. Sigma No 6/1998; *Life and health insurance markets benefit from reforms in state pension and health systems*; Swiss Reinsurance Company Economic Research; 1998; Zurich
3. S.T. Sonnefeld, D.R. Waldo, J.A. Lemieux, D.R. McKusick; *Projections of national health expenditures through the year 2000*; Health Care Financing Review, Volume 13, Number 1; 1991
4. R.H. Arnett III, D.R. McKusick, S.T. Sonnefeld, C.S. Cowell; *Projections of health care spending to 1990*; Health Care Financing Review; Volume 7, Number 3; 1986
5. R. H. Plumb, Health insurance and business planing (written materials, Module 8 Advances Diploma Course in Actuarial Mathematics and Insurance, PMF-HAD-GAD, November 1999.)
6. Swiss Re Life & Health, Profitable Health Insurance, Seminar 2-3.9.1999.
7. Rainer Fuerhaupter, Survey of the Private Health System in Germany
8. *Zakon o zdravstvenom osiguranju* (The Health Insurance Act); Narodne novine 75/93; 1993
9. *Zakon o zdravstvenoj zaštiti* (The Healthcare Act), Narodne novine 75/93, 1993

10. *Pravilnik o pravima, uvjetima i načinu ostvarivanja prava iz obveznog zdravstvenog osiguranja* (The regulations for rights, conditions and way of realization rights from compulsory health insurance); Narodne novine 4/94; 1994; Zagreb
11. *Pravilnik o uvjetima i načinu provođenja dopunskog zdravstvenog osiguranja* (The regulations for conditions and way of conducting supplementary health insurance); Narodne novine 36/94; 1994; Zagreb
12. *Pravilnik o uvjetima i načinu provođenja privatnog zdravstvenog osiguranja* (The regulations for conditions and way of conducting private health insurance); Narodne novine 36/94; 1994; Zagreb
13. Other legal documents regulating health insurance, insurance companies policy conditions, the Croatian Health Insurance Institute decisions

Note:

List of literature should be regularly revised depending on the new and changed legal acts.