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DEVELOPMENT BARRIERS OF THE PRIVATE HEALTH INSURANCE IN POLAND

Abstract:

Over past few years, a steady and dynamic development of the private healthcare sector has been observed in Poland. The main underlying factor of this phenomenon is connected with the insufficiency of the public healthcare system. Another factor, which is a desire to satisfy healthcare needs on the high, exclusive level by the richest group of clients, appears to be less significant. The results of regularly carried social research in Poland, under the "Social Diagnosis" project clearly show that one of the highly appreciated values is health, regardless the social group, the rich and the poor, the elderly and the younger generation. However, the use of private sector services generates high costs, especially in case of chronic diseases or frequent family members' diseases. In such situations private sector services, based on principles out of pocket, entail high costs which exceed financial capability of many households. In order to meet the expectations, like in developed western economies, private health insurance appeared in Poland about 15 years ago – being a market response for the social healthcare needs.

Despite a countless legal, political and economic obstacles, the area of commercial healthcare insurance is evolving dynamically as a subject of transformation connected with the gradually changing attitude of Poles towards this issue. Insurance companies, in their operating strategies, are devoting more and more space to creating new product offer in terms of cost treatment insurance. Thus, the aim of this research is the analysis of changes, in both the quantity and quality range, which have been noticed recently in the field of commercial healthcare insurances in Poland with the process of all commercial insurances in the background. Particular attention will be paid to the issues of the evolution of risk management in health insurance, and thus change of approach to the offered insurance products.

Keywords:

healthcare sector, health insurance, insurance policy, commercial insurance

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