Abstract

The author of the thesis formulates theoretical starting points, which draws attention to the problems of the health care system. It emphasizes the role of the individual and describes the mechanism by which it is possible to naturally and freely intervene in the health insurance system. A key role in this mechanism is provided by health insurers, which have the potential to moderate the relationship of the insured with the health system. The health insurer can do so by segmenting their insured and product orientation. The construction of the "ideal insured" should contribute to this segmentation. The construction is based on the active and autonomous approach of the insured, these qualities are highly valued in the theory presented and it is assumed that this approach is desirable in terms of prevention. The author has created a tool to measure this construct. The tool is in the form of a questionnaire that is systematically reduced to include as few items as possible so it can be easily used in practice. Practical usability is the primary goal of creating this instrument to measure "ideal insured".