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Analysis of the health insurance system in the Czech Republic  
after year 1989

*Abstrakt*

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## **Abstrakt**

The system of the Czech Republic health insurance stands for one of the pillars of the social security in the Czech Republic. Within last twenty years it has been changed significantly several times. The changes have been intended to contribute mainly to the reduction in the number of exploited sickness leaves, to the strengthening of responsibility of employees, employers and physicians. After 1989 the system faced many legal modifications. This thesis is focused on analysis of the health insurance system in the Czech Republic after year 1989.

The theoretical resources of the thesis are human and social rights, social security and its principles. The main segment of the theoretical part of the thesis is a function of the right for social security and a description of health insurance.

The exploratory part of the thesis analyses the chosen occurrences relating to the health insurance system problems and thereby it responds to questions asked in the introduction of the thesis. The research has proved a diminishing percentage of sickness leaves in connection with accepted legislative changes. A significant factor influencing the number of sickness leave exploitation is the implementation of a guard period and a refund of wages that is being paid to employee by their employer for the first 14 days of sickness leave. At the same time there was discovered a financial drop in the state budget that is related to revenues and expenses for health insurance. The research has pointed out diminishing material security of employees at the time of sick leave. With respect to the above mentioned facts the employees, who are ill, more often use their vacation instead of a sick leave, or they work ill. The research proved as well an increasing administration load for all of the given system participants.

The final segment of the exploratory part is focused on discussion on revision of health insurance. It is the matter of consolidation of taxes, customs duties, and social and health insurance premiums. That part simultaneously deals with a possibility to transfer the payment of health insurance allotments to health insurance companies. The conclusion of thesis is a brief recapitulation of experiential facts and setting of possible measures leading to the increasing of material security during sick period.

The thesis states that the health insurance system in the Czech Republic does not fulfil sufficiently the economic and psychological functions of the right to social insurance. Also the principle of participation is suppressed and the employee has no possibility to contribute to formation of health insurance sources. On the basis of above-mentioned facts it would be

advisable to accept a draft for Social and health insurance formulated for example, Professor Vostatkem.