

Abstract

The aim of the thesis is to find and to discuss the main current problems of the American health insurance system and their causes through the event analysis, problem tree and the SWOT analysis. In the theoretical part, there are defined different types of health insurance and their sources, there is also performed a classification of different models of the health insurance and its functions. In the analytical part, there are selected the main historical events concerning the topic that lead into the problem analysis of the current system. The identified problems are further discussed in the analysis of current problems. The outcomes of the analysis are summarized in the SWOT analysis. The main problems concern very expensive health services caused by high technological innovation rate (responsiveness), the financial difficulties with gaining corresponding health insurance, the orientation in the very complicated system and in the vast amount of information resources, and the presence of the significant risk groups that do not have equitable access to the health care and that are thus in a worse health state.