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DIRECTIONS OF SOCIAL SYSTEM INSURANCE REFORMING IN UKRAINE

The character of latest transformation processes in Ukraine causes necessity of their profound scientific understanding with the purpose of society consolidation in the plane of national security ensuring.

The origins of new threats to national security and the aggravation of existing require assessment system and appropriate tools for the vital interests of citizens, society and state protection. Social insurance programs make possible reducing of social risks influence, what in a market economy conditions are the main procedural and institutional form of social security.

Basic principles of state policy aimed at national security ensuring in the social sphere consists of living standards and welfare growth. The main components of the social sphere, through what the social security level ensuring is appearing, in particular, is well-being, income levels, wages, health, employment, social protection and pensions. The analysis of social economic security component indicators of Ukraine found that key threats are: low living standard and social protection of large population segments; the large number of working age citizens who are not engaged in socially useful activity; the poor health care system condition [1].

Social insurance as a part of social protection plays an important role in the Ukrainian citizens lives, especially those who have lost the ability to support themselves. However, the final form of the social security system has not been received yet and is in a constant reformation process. Modernization of national social system insurance requires the payments exclusion, which is not related to the insurance principles by insurance types. The next step should be to improve the current system administration of compulsory social state insurance.

The indicator value of social security assessment «ratio of the average old-age pension to the subsistence level minimum of incapacitated persons» since 2000 has been in the danger zone. Therefore, topical today is the question of pension system reforming by improving the balance and stability of the financial pension system solidarity; the introduction of funded pension insurance system; encourage the private pension insurance development [2].

The analysis showed that Ukraine has one of the worst health indicators in the European region and is characterized by high mortality, morbidity and disability rates [3]. The current health care system condition and the present level sector funding do not allow to exercise the citizen's right of free health care, prescribed by international standards and laws of Ukraine. In 2015, the State Ukraine Budget provided the share of health care costs in the amount of 46,4 billion USD, accounting 8,2% of the total state budget expenditure. Significantly improve the health sector and social protection of the population can be the implement of obligatory social state health insurance.

Thus, reforming of compulsory state social system insurance by denying non-core functions of social security scheme; the compulsory health insurance implementation, and further reform of pension insurance will advance the national security strengthening.

References

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