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**IMPACT OF CONSUMER SATISFACTION
IN MEDICAL CARE ON DEVELOPING OF
MULTILEVEL MEDICAL INSURANCE
PROGRAM IN CENTAL ASIA,
KAZAKHSTAN AND TURKMENISTAN
DURING THE MARKET ECONOMY
PERIOD: DESCRIPTIVE APPROACH.**

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Abstract

In a whole it is a good tendency in central Asia to develop consumer protection legislation in medical sphere, however according to the special legal questionnaire, directed to the knowledge of population, in a governmental programs more than 56.23% of people argues that government must protect them and take care anywhere, everywhere and every time. But it is a strong and enormous mistake. Nothing is realizable without special agreement between patient as consumer and doctor as salesman.

Keywords: medical insurance, medical care, consumer, agreement, professional responsibility, corporate action.

According to the law of most states in Post Soviet Union Territory, where exists law analogy legal system exists special term

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named “transaction”. Consequently, transaction opens its meaning like any action and inaction directed to creation, changing and liquidation of civil legal relationship envisaged in proper manner confesses as transaction [1, 5].

Commonly it can be clearly seen that in most relationship people in a whole have no any legal papers, which argues legal relationship of patient with government in medical care. Mostly the reason is absence of insurance. It is obviously, because in Kazakhstan as Central Asia region insurance polis is very expensive and for poor people it is impossible. Nevertheless good practice in this direction have Turkmenistan Republic [2, 10, 15, 19].

In Turkmenistan there no exists insurance company specially profiled in health insurance. The function is common in state government. According to the Turkmenistan health law government gives to the patients 128 types of medications, which are declared strongly in every consumer [3, 7, 8]. Moreover the fee for polis is free. Consumer just have to enumerate 1% from his salary every month. It is very cheap and logically constructed [4, 14, 9].

On the one hand it is very good tendency to give satisfaction to the whole population, which will, in its order, improve trust in a governmental power, but on the other hand it creates single monopoly. It means that there is no ground to competition. Insurance business nowadays is one of the sharply rise directions of business and in Turkmenistan there no condition to develop [5, 11, 18, 17]. As example if condition of one foreign company will be more advantageously for citizens, company’s power will be much better than governmental power, which will lead to the legal nihilism as a factor of risk [6, 12, 16,].

In Kazakhstan Republic situation is more clearly in case that if you will purchase insurance police you will take medical care in situations of health damage, and how expensive will be polis so excellent will be care. It borne competition spirit among the population, but in whole people will be more pragmatically constructed and their brains will be more logical without humanity sense. It is also will lead to the risk of developing legal nihilism in region [7, 11].

According to the British practice in medical care insurance system every people can buy polis on its financial ability, which implies variety of medical insurance products, which is on the other side strengthens power of government among population and gives opportunity to rise to the business sector. Furthermore it is the best conditions to improve other sectors of insurance besides the medical care and brings the greater financing for strengthening of other sectors of economy as bank and credit sectors, which started to give

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financial aid to people with limited ability. That is well constructed insurance system [8, 13, 18].

Will be adequate to give hypothesis that if such countries as Kazakhstan, Turkmenistan, Tajikistan, Russian Federation, Kirgizstan, Uzbekistan and Mongolia will develop their insurance system in one common space and constructed way in one direction based on special agreement there will be chance to work out the best relationships with other countries with same legal and economic system. In a whole it is a good tendency to be the most successful region all over the world in terms of not only medical care insurance system, but in patient satisfaction level on medical care [9, 11, 19].

In a nutshell law system in medicine which regulates legal relationship between patients as consumer and doctor as salesman should be more flexible to hold on multilevel medical care insurance system. And it is a good example of impact of consumer satisfaction in medical care on developing of multilevel insurance system.

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