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## THE IMPORTANCE OF INSURED MEDICINE IN THE DEVELOPMENT OF PHARMACY IN UZBEKISTAN

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**Abstracts:** The thesis addressed the importance of the development of Pharmacy, the development of Pharmacy in Uzbekistan, the establishment of insured guaranteed medicine.

**Keywords:** pharmacy, medicine, health insurance, health, guaranteed medicine, compulsory health insurance, voluntary health insurance, public health.

### ВАЖНОСТЬ СТРАХОВОЙ МЕДИЦИНЫ В РАЗВИТИИ ФАРМАЦИИ В УЗБЕКИСТАНЕ

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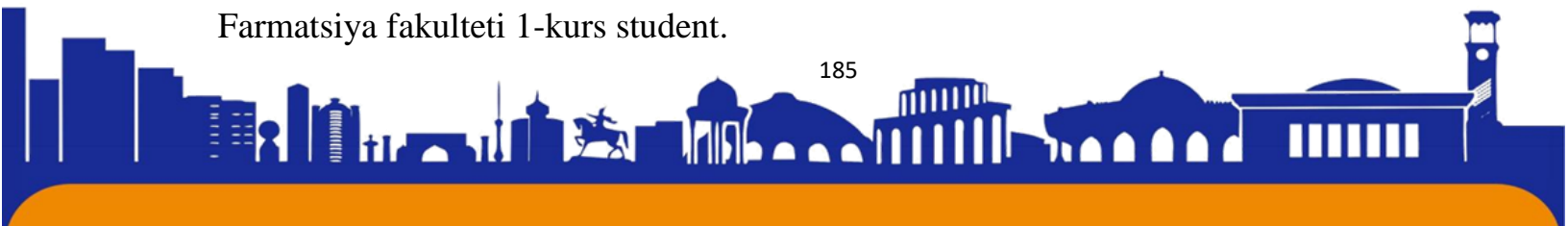
**Аннотация:** В диссертации рассматривалась важность развития фармации, развитие фармации в Узбекистане, создание застрахованной гарантированной медицины.

**Ключевые слова:** фармация, медицина, медицинское страхование, здоровье, гарантированная медицина, обязательное медицинское страхование, добровольное медицинское страхование, общественное здравоохранение.

### O'ZBEKISTONDA FARMATSIYA RIVOJLANISHIDA SUG'URTALI TIBBIYOTNING AHAMIYATI

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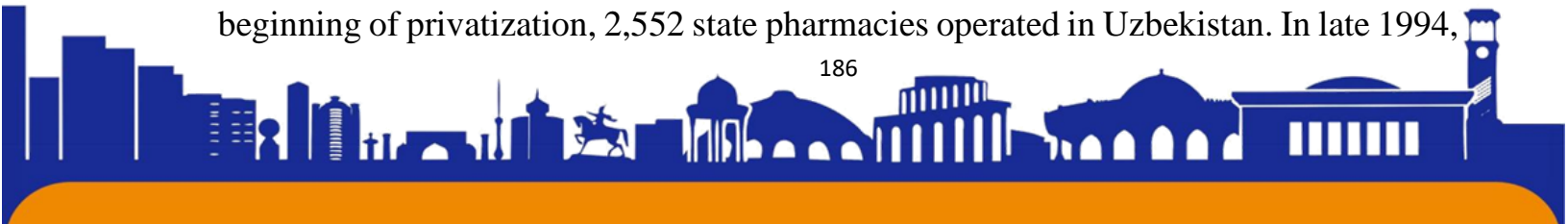
**Annotatsiya:** Ushbu tezisda farmatsiyaning rivojlanishi, O'zbekistonda farmatsiya taraqqiyoti, sug'urtalangan kafolatli tibbiyotning yo'lga qo'yilishi muhimligi haqida so'z yuritilgan.

**Kalit so'zlar:** farmatsiya, dori, tibbiy sug'urta, salomatlik, kafolatlangan tibbiyot, majburiy tibbiy sug'urta, ixtiyoriy tibbiy sug'urta, aholi salomatligi.

**Introduction.** Pharmacy is a complex of scientific and Applied Sciences that studies the problem of the creation, acquisition, analysis, production, management, storage and distribution of various medicines and medical items. Currently, Pharmaceutical Sciences form one large complex with medical-biological sciences and fall into a single integrated area of medical knowledge. Applied sciences such as Bioorganic Chemistry, Molecular Biology, Genetics, pharmacology, as well as cosmetology are related to pharmacy.

**Informations and methods.** Avicenna was born in 980 in the village of Afshona near Bukhara. "The laws of Medicine" were written in 1019-1020. It displays all the information collected and systematized by Ibn Sina over a period of 20 years. "The laws of Medicine" consists of five books and covers issues of anatomy, physiology, pathology, therapy, surgery, hygiene, nutrition. To facilitate the work of pharmacists and doctors, Ibn Sina divided data on simple and complex medicines into two groups and described them in two separate books: in the second book "The Laws of Tib", information was mainly given about general pharmacology and simple medicines, and in the fifth book, all complex drugs and methods of their preparation, as well as the types

After Uzbekistan gained independence, the work activities of Pharmacy enterprises began to change radically. Regulating the activities of the pharmacy, the law "on medicines and pharmaceutical activities" of the Republic of Uzbekistan was adopted. Under this law, a number of decrees were adopted by the government, regulating the circulation of medicines and bringing pharmacy activities into one system. On March 11, 1994, the Cabinet of Ministers of the Republic of Uzbekistan adopted Resolution No. 139 "on the exclusion and privatization of pharmacies under the Ministry of health of the Republic of Uzbekistan from the state tassaruf". At the beginning of privatization, 2,552 state pharmacies operated in Uzbekistan. In late 1994,





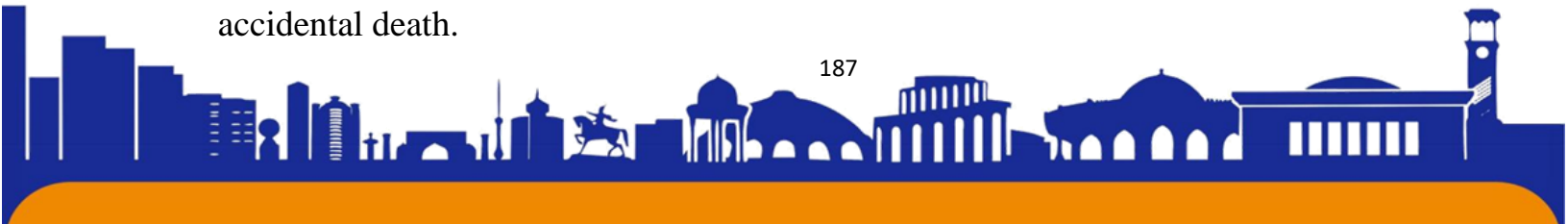
on the basis of these, 352 in-patient pharmacies, 239 Open Joint-Stock Companies, 290 community pharmacies and 1,059 private pharmacies were established. In 1995, 2,571 pharmacists were active in Uzbekistan. By 1996, the number had increased from 3,980, to over 10,000 by 2022.

According to the World Health Organization, almost half of the world's population is not fully covered by the most necessary medical services. More than 800 million residents, or 12% of the world's population, spend at least 10% of their income on health care. Because any disease requires some amount of funds and a high medical capacity. When the cost of medical care increases, there may be no possibility of using highly qualified medical care in the customs layer of the population. One of the goals of health insurance is to create an equal opportunity for everyone when using medical services, eliminating this problem.

We talked about the cost of medicine abroad. But usually this does not give rise to excess virgins for the population. Because all the necessary expenses are covered by the insurance company, through the patient's health insurance. Hospital expenses can even be fully (sometimes partially) covered in exchange for the money the patient paid for insurance (month by month or otherwise). At the beginning of the introduction of the medical insurance system, an electronic register of the population of the region was formed. Information about the patient's illness, which doctor was at the reception, diagnosis and treatment status were entered into the electronic base. This has been applied to early diagnosis and Prevention of diseases, and to assess the performance of Physicians.

Health insurance or medical insurance (also known as medical care in South Africa) is a type of insurance that covers the entire or part of the risk of an individual exposed to medical expenses. The insurer can develop a regular financial structure, such as a monthly premium or payroll tax, to provide money to pay the health payments specified in the insurance contract by assessing the overall risk of health risks and health system costs from risk money. Benefits are managed by a central organization, such as a public body, private business, or non-profit organization.

According to the American health insurance association, health insurance is defined as "coverage that ensures the payment of benefits as a result of illness or injury. It includes insurance for damage caused by an accident, medical expenses, disability or accidental death.





Health insurance is a type of human health insurance that covers part of the cause or other medical expenses caused by consultation with a doctor, by regularly contributing funds to the general fund.

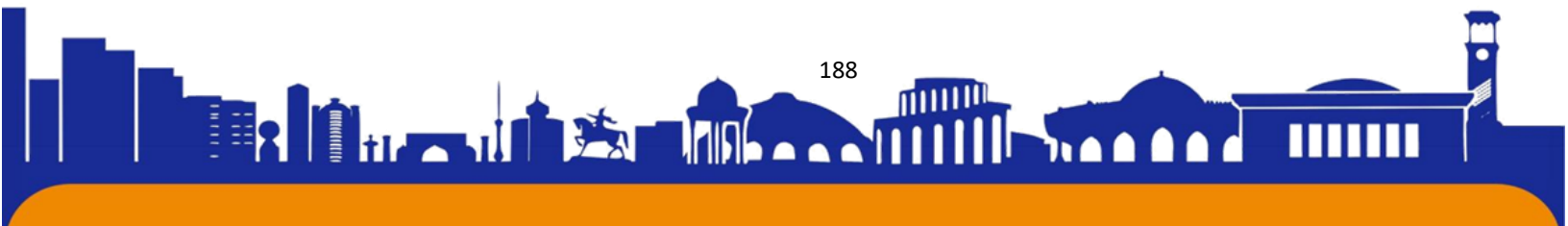
In Uzbekistan, there is only voluntary health insurance, which can be formalized in insurance companies. As with most insurance companies in the world, the coverage of medical services depends on the selected programs: for example, there are policies that guarantee the provision of a full range of medical services, such as vaccination, dentistry and inpatient treatment.

As for compulsory medical insurance, such a type of insurance does not exist in Uzbekistan. However, on November 9, 2018, at a videoselector meeting held by the president of the Republic of Uzbekistan, it was stressed that it is necessary to introduce compulsory medical insurance in our country. The gradual, experimental introduction of the new system was scheduled to begin on 1 January 2021.

Now, in order to further strengthen this situation, changes to the Constitution of the Republic of Uzbekistan are also aimed at introducing the concept of health insurance as a norm. If Article 40 of the Constitution provides for the right to use qualified medical services, then according to the changes that will now be introduced, it is indicated that the norm on any forms of medical insurance and the state must create conditions for its development.

**Conclusions and suggestions.** Whether we want hot John's fever, it will be sick for itself. In this case, not everyone will be able to financially provide the necessary treatment procedures. In such a situation, medical insurance will come to the aid and will be able to provide the population with quality medical treatment, reimburse the operation, medication and other medical costs. Therefore, taking into account the events taking place in the world and in our country, we would suggest the following:

1. Accelerating the introduction of compulsory medical insurance in Uzbekistan with a wide range of world experience;
2. Identification and practical assistance to the layer of the population in need of health insurance;
3. Guarantee the quality of drugs and drug products sold in pharmacies and, or offered by various pharmaceutical firms;
4. Ensuring the sale of drugs that guarantee a positive effect on human health.





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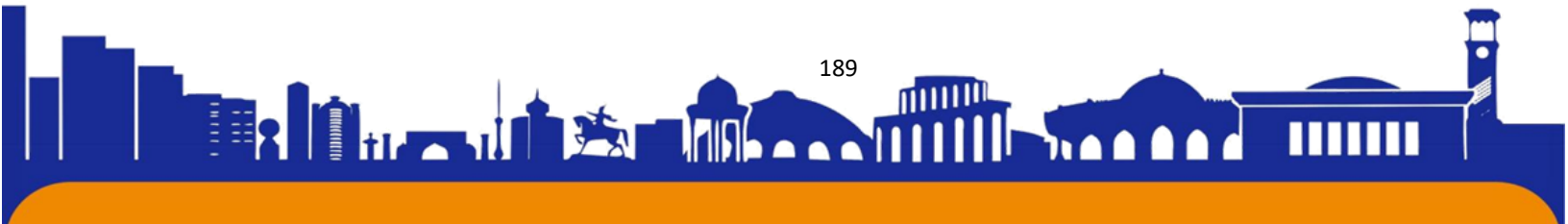
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