International legal regulation of health insurance and protection of patient rights: a comparative analysis of global and regional standards

ABSTRACT:

The article is devoted to the international legal regulation of health insurance and protection of patient rights in the context of the formation of global and regional standards in the field of health care. Universal international acts that enshrine the right to medical care and social protection are considered, including the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights and the Constitution of the World Health Organization. At the regional level, the documents of the European Union, the Council of Europe and the World Health Organization for Europe are analyzed, which emphasize the need for equal access to medical services and effective protection of patients' rights. The work compares national models of health insurance and legal support for the protection of patients' interests using the example of Kazakhstan, Germany and the USA. The author analyzes the differences between compulsory and voluntary insurance systems, the degree of state participation in health care financing, guarantees of compliance with patients' rights, as well as mechanisms of legal liability for their violation. It is noted that international and regional standards create a basis for unifying approaches in the field of health care and protection of patients' rights, but their practical implementation largely depends on socioeconomic conditions, the level of development of national legislation and the readiness of states for international cooperation. A conclusion is made about the importance of improving the national legal framework taking into account international norms and recommendations, which will ensure a comprehensive nature of the protection of patient rights and strengthen the health insurance system.

KEYWORDS: <u>international law</u>, <u>health insurance</u>, <u>patient rights</u>, <u>health care</u>, <u>international standards</u>

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