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## ANNOUNCEMENT

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UDK: 658.532:337.21:350.75.3:657.471.12:366.6:368.891:657.471.12  
369:616-036.21:368(497.11):368.178:341.413:369.COVID-19:913.0  
DOI: 10.5937/TokOsig2203132S

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# THE POTENTIAL OF THE HEALTH INSURANCE SECTOR AS A KEY PLAYER IN THE POST-PANDEMIC ERA

## ANNOUNCEMENT

### Abstract

Amid the economic crisis and increased global poverty as a result of the COVID-19 pandemic, having a health insurance plan can be a solution for the public to have access to standard and affordable healthcare services without having financial difficulties. In addition, countries whose citizens have health insurance and are fully covered by it are more likely to achieve Universal Health Coverage (UHC) and Sustainable Development Goals (SDGs) by 2030. The objective of this paper is to provide perspectives on how health insurance can be a key player in the post-pandemic era. With all the changes in healthcare services due to the pandemic and technological developments, in this paper, we recommend the industry carry out reforms in both the service coverage and their operating model in the post-pandemic era. The reform is necessary not only to ensure public safety but also the sustainability of the sector itself. Specifically, we believe that the health insurance sector in Serbia has the capacity and the infrastructure to become the key player in ensuring the health of the population in the post-COVID-19 pandemic.

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Paper received on: 2 June 2022

Paper accepted on: 26 October 2022

**Keywords:** health insurance, post-pandemic era, COVID-19, Universal Health Coverage, Sustainable Development Goals

## Introduction

The World Health Organization (WHO) explained that the post-pandemic era starts when people in all age groups have contracted the disease and have acquired some immunity to the new virus<sup>6</sup>. Entering its third year, COVID-19 has caused more than 6 million deaths in more than 500 million confirmed cases globally<sup>7</sup>. However, although there are still new cases and deaths every day, the trend is estimated to decrease. By April 2022, vaccination coverage has reached nearly 60% and if the target of 70% COVID-19 immunization coverage in mid-2022 is reached, the world is likely to enter a post-pandemic era<sup>8,9</sup>. Therefore, the goal of this paper is to become a reference, particularly for the health insurance sector in order for this sector to become a key player in the post-COVID-19 pandemic and contribute to achieving the Sustainable Development Goals (SDGs) by 2030. In this paper, we considered the hypothesis that, with reforms, health insurance can play an important role in the post-pandemic era and contribute to reaching the SDGs target by 2030, particularly in Serbia.

## The Impact of the COVID-19 Pandemic on Global Development

The global goal is to create a better world where all people could enjoy peace and prosperity in 2030 through SDGs<sup>10</sup>. Since the beginning of their implementation in 2015, annual reports have shown significant improvement in most of the indicators being observed. However, after the COVID-19 pandemic occurred, the annual report showed that nearly all indicators experienced a declining

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<sup>6</sup> Sonia Bhaskar, 'Coronavirus Outbreak Explained: What Is The Post-Pandemic Stage?', *NDTV-Dettol Banega Swasth Swachh India*, 2020, <<https://swachhindia.ndtv.com/coronavirus-outbreak-explained-what-is-the-post-pandemic-stage-43970/>> (accessed 26 April 2022).

<sup>7</sup> Worldometer, 'COVID Live - Coronavirus Statistics', <<https://www.worldometers.info/coronavirus/>> (accessed 6 April 2022).

<sup>8</sup> World Health Organization, 'Achieving 70% COVID-19 Immunization Coverage by Mid-2022', <<https://www.who.int/news/item/23-12-2021-achieving-70-covid-19-immunization-coverage-by-mid-2022>> (accessed 26 April 2022).

<sup>9</sup> Hannah Ritchie and others, 'Coronavirus (COVID-19) Hannah Ritchie and others, 'Coronavirus (COVID-19) Vaccinations', *Our World in Data*, 2020, <<https://ourworldindata.org/covid-vaccinations>> (accessed 26 April 2022).

<sup>10</sup> Miloš Krstić, José António Filipe, and José Chavaglia, 'Higher Education as a Determinant of the Competitiveness and Sustainable Development of an Economy', *Sustainability*, 12.16 (2020), 6607, <<https://doi.org/10.3390/su12166607>>.

trend<sup>11,12</sup>. Moreover, looking at the current off-the-track trend, it is believed that if there were no strategies in place to counteract this problem, COVID-19 could lead to the situation where decades of development would be completely wasted and the world would return to the point where it started from<sup>13</sup>.

The situation has taken a turn for the worse not only in the health sector but in other sectors as well<sup>10,11</sup>. In the health sector, the decline of vaccination coverage in children is the most concerning indicator considering the fact that for years before the pandemic this indicator was satisfactory and stable on a global scale including the less affluent countries<sup>10,11</sup>. This is consistent with the decrease in visits and the use of healthcare facilities during this pandemic. Not only children but also those who just wanted to check their health as a preventative measure or those who need continuous healthcare services such as people with chronic or degenerative diseases felt reluctant to seek these services at available healthcare facilities. This is reportedly not only due to concerns over being exposed to the COVID-19 virus, but also the lack of availability of healthcare services and personnel as all resources were focused on keeping the pandemic under control<sup>10,11</sup>.

In addition to the healthcare sector, studies find that the impact of the COVID-19 pandemic on social and economic sectors is sure to widen the gap between people living in rich and poor countries<sup>14</sup>. As widely reported, this pandemic caused the worst global recession since World War II<sup>15</sup> only to be aggravated by the conflict in Ukraine. Locally, it has been reported that many people lost their jobs because their companies went bankrupt, or because they could simply not go to work due to the lockdown policy. This situation leads to an increase in poverty and hunger across the world and also threatens SDGs progress globally<sup>10,11</sup>. At least more than 100 million people were pushed back into chronic poverty and hunger during this pandemic accompanied by the loss of more than 255 million full-time jobs<sup>16</sup>.

All of the above mentioned circumstances created gaps that make it difficult to achieve the SDGs targets, specifically those related to the Universal Health Coverage

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<sup>11</sup> United Nations Development Program (UNDP), 'The Sustainable Development Goals Report 2020', <<https://unstats.un.org/sdgs/report/2020/#sdg-goals>> (accessed 26 April 2022).

<sup>12</sup> United Nations Development Program (UNDP), 'The Sustainable Development Goals Report 2021', <<https://unstats.un.org/sdgs/report/2021/>> (accessed 26 April 2022).

<sup>13</sup> United Nations, 'COVID-19 Could Lead to a Lost Decade for Development', United Nations (United Nations), <<https://www.un.org/en/desa/un-covid-19-could-lead-lost-decade-development>> (accessed 2 April 2022).

<sup>14</sup> United Nations Development Program, 'Leaving No One Behind: Impact of COVID-19 on the Sustainable Development Goals (SDGs)', UNDP, 2021, <<https://www.undp.org/publications/leaving-no-one-behind-impact-covid-19-sustainable-development-goals-sdgs>> (accessed 12 October 2022).

<sup>15</sup> The World Bank, 'COVID-19 to Plunge Global Economy into Worst Recession since World War II', World Bank, <<https://www.worldbank.org/en/news/press-release/2020/06/08/covid-19-to-plunge-global-economy-into-worst-recession-since-world-war-ii>> (accessed 30 March 2022).

<sup>16</sup> Sean Fleming, 'COVID-19 Is Threatening the SDGs - Here's What Needs to Happen', World Economic Forum, 2021, <<https://www.weforum.org/agenda/2021/07/sdgs-covid19-poverty-goals/>> (accessed 12 October 2022).

(UHC) indicator which aims to ensure the availability of quality and affordable healthcare services without causing catastrophic household expenditures. However, considering there are studies stating that a combination of bold policy choices and investments made in governance, social protection, green economy, and digitalization contribute to helping countries with limited resources have better development trajectories prior to COVID-19<sup>13</sup>. From our perspective, it is the reform and the active role of the health insurance industry that can close this gap after the COVID-19 pandemic.

### **The Reform of the Health Insurance Industry after the COVID-19 Pandemic**

The world after COVID-19 is unlikely to return to what it was prior to the pandemic<sup>17</sup> and it will continue to have a significant impact on individuals, society, business, and the wider economy across the globe. Furthermore, this crisis could not only result in permanent changes regarding the behaviour of insurance consumers<sup>18</sup> but also face the health insurance industry with several challenges as well as many new opportunities<sup>19,20</sup>. For example, a previous study showed that although the COVID-19 pandemic has placed unprecedented financial strain on most of the US healthcare system, including doctor's practices, emergency medical services, and hospitals, while unexpected profits were made by health insurance companies<sup>18</sup> in the early period of the COVID-19 pandemic. Meanwhile, one of the challenges is the way the current crisis has accelerated the trend of automation and digitalization, which required the insurance industry to adjust its strategies in order to meet the demands of people<sup>19</sup>.

In general, there are 6 functions of health insurance - financial protection for individuals with catastrophic health events; broad access to services with small usage fees; negotiating healthcare services; enhancing and ensuring the quality of clinicians and hospitals, encouraging individuals to stay healthy and transfer of funds<sup>21</sup>. Therefore, the reform of the health insurance industry is highly needed to ensure the sustainability of the industry and its functions, particularly with all the problems that arise due to the impact of the COVID-19 pandemic.

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<sup>17</sup> International Monetary Fund, 'How Will the World Be Different After COVID-19', <<https://www.imf.org/external/pubs/ft/fandd/2020/06/how-will-the-world-be-different-after-COVID-19.htm>> (accessed 26 April 2022).

<sup>18</sup> Miloš Krstić and Nebojša Pavlović, 'Behavioral Economics: New Dimension in Understanding the Real Economic Behavior', *Handbook of Research on Sustainable Supply Chain Management for the Global Economy (IGI Global, 2020)*, pp. 281–98, <<https://doi.org/10.4018/978-1-7998-4601-7.ch015>>.

<sup>19</sup> PricewaterhouseCoopers, 'Ready and Resilient: Insurance Strategy for a COVID-19 World', PwC, <<https://www.pwc.com/us/en/industries/insurance/library/plan-for-post-pandemic-future.html>> (accessed 26 April 2022).

<sup>20</sup> Deloitte Ireland, 'Impact of COVID-19 on the Insurance Industry', Deloitte Ireland, <<https://www2.deloitte.com/ie/en/pages/covid-19/articles/impact-COVID-19-insurance-industry.html>> (accessed 26 April 2022).

<sup>21</sup> Pranamya Dey and Peter B. Bach, 'The 6 Functions of Health Insurance', *JAMA*, 321.13 (2019), 1242–43, <<https://doi.org/10.1001/jama.2019.2320>>.

In order to ensure the sustainability of the insurance industry including the health industry, the Principles for Sustainable Insurance (PSI) were launched in 2012 as part of the United Nations Environment Program Finance Initiative (UNEP FI) at a United Nations (UN) Conference on Sustainable Development. The PSI is a strategic approach where all activities in the insurance value chain, including interactions with stakeholders, are done with due diligence and forward-looking attitude by identifying, assessing, managing, and monitoring risks and opportunities associated with environmental, social, and governance (ESG) issues. The goal of PSI is to reduce risk, develop innovative solutions, improve business performance, and contribute to environmental, social, and economic sustainability<sup>22</sup>. The latest ESG guidelines for the global life and health insurance industry to help insurers understand and manage ESG risks in life and health insurance business were published in mid-2022<sup>23</sup>, which guidelines are to be followed and implemented by health insurance companies around the world if they are to ensure the sustainability of their industry in the post-pandemic era and beyond.

In the meantime, to make sure that health insurance is run well in the community, the industry must be compatible with future health threats and their systems must keep up with current technological updates. The WHO made a list of 10 global health threats that should have been tackled in 2019 before the COVID-19 pandemic. On this list, communicable and non-communicable diseases still constitute a priority along with air pollution and climate change issues<sup>24</sup>. However, although it had been listed as a potential threat, the COVID-19 pandemic still occurred and impacted the world severely. Regrettably, the health insurance industry failed to carry out reforms to deal with a pandemic that had already happened and is expected to happen again in the future. In addition to pandemics, climate change is also a major concern of the world today given the negative systemic impact it has. Climate change may cause droughts, intensify wildfires, and natural disasters such as hurricanes, tornadoes, and floods which increases the need for resources including healthcare facilities. During such periods, those who are affected even though they already have insurance are likely to experience difficulties, not to mention those who do not have insurance at all<sup>25,26</sup>. Therefore,

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<sup>22</sup> 'Principles for Sustainable Insurance – United Nations Environment – Finance Initiative', <<https://www.unepfi.org/insurance/insurance/>> (accessed 12 October 2022).

<sup>23</sup> Managing Environmental, Social and Governance Risks in Life & Health Insurance Business – United Nations Environment – Finance Initiative', <<https://www.unepfi.org/industries/insurance/managing-environmental-social-and-governance-risks-in-life-health-insurance-business/>> (accessed 12 October 2022).

<sup>24</sup> 'Ten Health Issues WHO Will Tackle This Year', <<https://www.who.int/news-room/spotlight/ten-threats-to-global-health-in-2019>> (accessed 12 October 2022).

<sup>25</sup> How Climate Change Affects Your Insurance | Washington State Office of the Insurance Commissioner', <<https://www.insurance.wa.gov/how-climate-change-affects-your-insurance>> (accessed 12 October 2022).

<sup>26</sup> 'The Impact of Climate Change on Our Health and Health Systems', 2022, <<https://doi.org/10.26099/49rek781>>.

the health insurance industry must expand its range of coverage to include services which can even be used in times of unforeseen circumstances, emergencies, and crises.

Regarding the systemic reform of the health insurance industry, adopting a digital approach as an operating model is a possible solution<sup>27</sup>, especially in view of the health system digitalization during the COVID-19 pandemic<sup>28</sup>. Good reform of the health system and its insurance industry's operating model can be learned from the example of Taiwan. Taiwan capitalized on its experience with the SARS outbreak in reforming its National Health Insurance (NHI) system<sup>29</sup>. As a result, Taiwan is one of the countries with the least impact of COVID-19. Even when almost all other countries experienced an economic downturn, Taiwan experienced an improvement<sup>30</sup>.

In line with the commitment regarding the coverage of health insurance services in the post-pandemic era, the health insurance system in Taiwan is not only limited to covering healthcare services involving doctors and patients in both healthcare facilities and Telemedicine services, but is also integrated with the mask purchase system s and even the quarantine system for monitoring the spread of disease during the pandemic<sup>31</sup>. Therefore, the success in implementing reforms regarding the coverage and the systems in the health insurance industry is not only necessary to make sure UHC and SDGs are reached by 2030 but also to ensure global health security<sup>32</sup>.

### **Opportunities for the Health Insurance Industry in Serbia during the post-COVID-19 Pandemic Era**

In the period from 2000 to 2008, health spending in Serbia increased year after year, then fluctuated until 2019<sup>33</sup>. However, since 2017 healthcare expenditure

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<sup>27</sup> 'The Future of Health Insurance', George Washington University, 2021, <<https://healthcaremba.gwu.edu/blog/future-health-insurance-industry/>> (accessed 12 October 2022).

<sup>28</sup> '5 Insights About The Future Of Health Insurance In The Digital Health Age', *The Medical Futurist*, 2021, <<https://medicalfuturist.com/the-future-of-health-insurance-preparing-for-dr-big-brother/>> (accessed 12 October 2022).

<sup>29</sup> Emeline Han and others, 'The Resilience of Taiwan's Health System to Address the COVID-19 Pandemic', *EClinicalMedicine*, 24 (2020), 100437, <<https://doi.org/10.1016/j.eclinm.2020.100437>>.

<sup>30</sup> Min-Hua Chiang, 'Taiwan's Economy Outperforms amid COVID-19 Crisis', *East Asia Forum*, 2022, <<https://www.eastasiaforum.org/2022/01/31/taiwans-economy-outperforms-amid-covid-19-crisis/>> (accessed 13 October 2022).

<sup>31</sup> 中央健康保險署, 'Taiwan Can Help - National Health Insurance's Contribution in Combating COVID-19', 中央健康保險署 (中央健康保險署, 2020), <<https://covid19.mohw.gov.tw/en/cp-4778-53691-206.html>> (accessed 12 October 2022).

<sup>32</sup> World Health Organization, 'Universal Health Coverage', <<https://www.who.int/westernpacific/health-topics/universal-health-coverage>> (accessed 21 March 2022).

<sup>33</sup> The World Bank, 'Current Health Expenditure (% of GDP) - Serbia | Data', <<https://data.worldbank.org/indicator/SH.XPD.CHEX.GD.ZS?locations=RS>> (accessed 27 April 2022).

has risen continuously. After the healthcare expenditure continued to decline from 2014 to 2017, starting from 2018 the healthcare expenditure in Serbia began to increase again. Even during COVID-19 in 2020, expenditure reached more than 10% of Serbia's Gross Domestic Product (GDP). This number rose by about 8% in the previous 2 years<sup>29,34</sup>. Ideally, if UHC is implemented properly, the healthcare system will also be adequate since it aims to provide standard and affordable healthcare services. Therefore, the financial burden of countries implementing UHC should not increase significantly despite major problems such as COVID. That is why the increase in healthcare expenditure in Serbia during the first year of the pandemic was reportedly only 71 out of 100 in 2019, according to UHC service coverage index in Serbia<sup>35</sup>.

The aforementioned situation showed the reason why the insurance industry in Serbia has the opportunity to be a key player in the post-pandemic era. Currently, there are two types of health insurance in Serbia - mandatory and voluntary<sup>36</sup>. In our opinion, to improve the service coverage index and to ensure that people have access to healthcare facilities without financial hardships, having health insurance should be mandatory. However, as it is the case in Australia, people should be free to choose between public and private insurance<sup>37</sup>. Finally, since there is a huge potential for the Information-Communication Technologies (ICT) sector in Serbia<sup>38</sup>, there will be no significant barriers for health insurance companies in Serbia to develop their operating model as digital, including the transition to digital documents, expanding access to telemedicine, and using artificial intelligence (AI), as well as using other "bionic" capabilities in assisting employees to verify reimbursement<sup>17,39</sup>. Moreover, to ensure the sustainability of this industry in Serbia, these companies should immediately adopt and implement the latest PSI, particularly as Serbia already has the necessary infrastructure and capacity.

## Conclusion

Looking at how health insurance survived and even generated profit during the pandemic in some countries showed the resilience of this industry. Moreover, if

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<sup>34</sup> The Organization for Economic Co-operation and Development, 'COVID-19-Crisis-in-Serbia-Archive.Pdf', <<https://www.oecd.org/south-east-europe/COVID-19-Crisis-in-Serbia-archive.pdf>> (accessed 27 April 2022).

<sup>35</sup> The World Bank, 'UHC Service Coverage Index - Serbia | Data', <<https://data.worldbank.org/indicator/SH.UHC.SRVS.CV.XD?locations=RS>> (accessed 27 April 2022).

<sup>36</sup> The Government of the Republic of Serbia, 'Health Insurance, Keeping the Most Valuable Thing We Have', <<https://www.srbija.gov.rs/tekst/en/129905/health-insurance.php>> (accessed 27 April 2022).

<sup>37</sup> ComparingExpert, 'All Your Medicare Questions Answered | How It Works', ComparingExpert, 2017, <<https://www.comparingexpert.com.au/health-insurance/medicare/>> (accessed 27 April 2022).

<sup>38</sup> The Government of the Republic of Serbia, 'Serbia, the Country of Opportunities', <<https://www.srbija.gov.rs/#prilike>> (accessed 27 April 2022).

<sup>39</sup> The Commonwealth Fund, 'States' Actions to Expand Telemedicine Access During COVID-19 and Future Policy Considerations', 2021, <<https://doi.org/10.26099/r95z-bs17>>.



the industry successfully adopted PSI guidelines and reformed its system, the operating model, and the type of coverage as needed, it could contribute to ensuring the sustainability of the industry during the post-pandemic era. The sustainability of the health insurance industry is important as it is one of the key players to help countries reduce their healthcare expenditure, achieve UHC, and ultimately reach the SDGs by 2030, based on a long history of studying the development of human societies<sup>40</sup>. In the context of the health insurance industry in Serbia, it has the capacity necessary to become a key player during the post-pandemic era, as the current situation, the system, and the infrastructure are adequate to support it.

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<sup>40</sup> Jelena Pilipović, "Gens aurea. Fantazam o "rodu od zlata" u Vergilijevim Eklogama i u Platonovoj državi." *Zbornik Matice srpske za književnost i jezik*, vol. 67, no. 2, 2019, str. 341-354, [http://www.maticasrpska.org.rs/stariSajt/casopisi/ZMSKJ\\_67\\_2.pdf](http://www.maticasrpska.org.rs/stariSajt/casopisi/ZMSKJ_67_2.pdf).



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