



# 보건의료의 사회안전망 구축



## Policy Directions for Improving the Access to Care Against Medical Risks

1.



崔秉浩

가  
 ,  
 10 (1977 ~ 1989)  
 ,  
 10 (1989 ~ 2000)  
 ,  
 27  
 ,  
 .

2.

1)

(2003) < 1 > 2001 가  
 45.5% , 54.5%  
 26.8% 27.7% . 2002  
 (2004) 가  
 43% 47.6%  
 43.6%  
 2001 가 .

1.

	, 2001	, 2002	, 2004
	54.5% <sup>1)</sup>	47.6%	43.6% <sup>3)</sup>
	-	43% <sup>2)</sup>	-

: 1)

2)

3)

:

(2003), 『

(2004), 『

』 10

2)

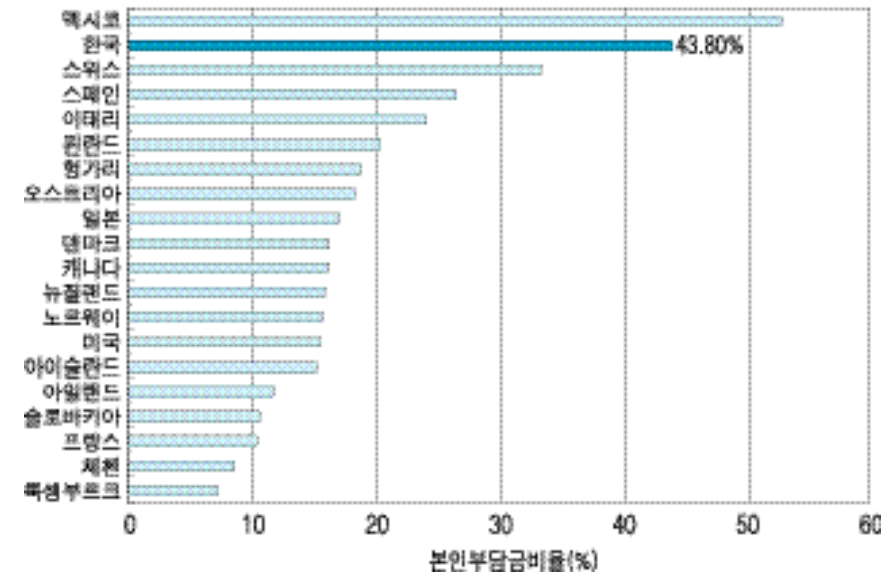
. OECD Health Data 2002

, [ 1 ]

43.8%

1. OECD 가

(1999 )



: OECD Health Data 2002.

가

( 2 )

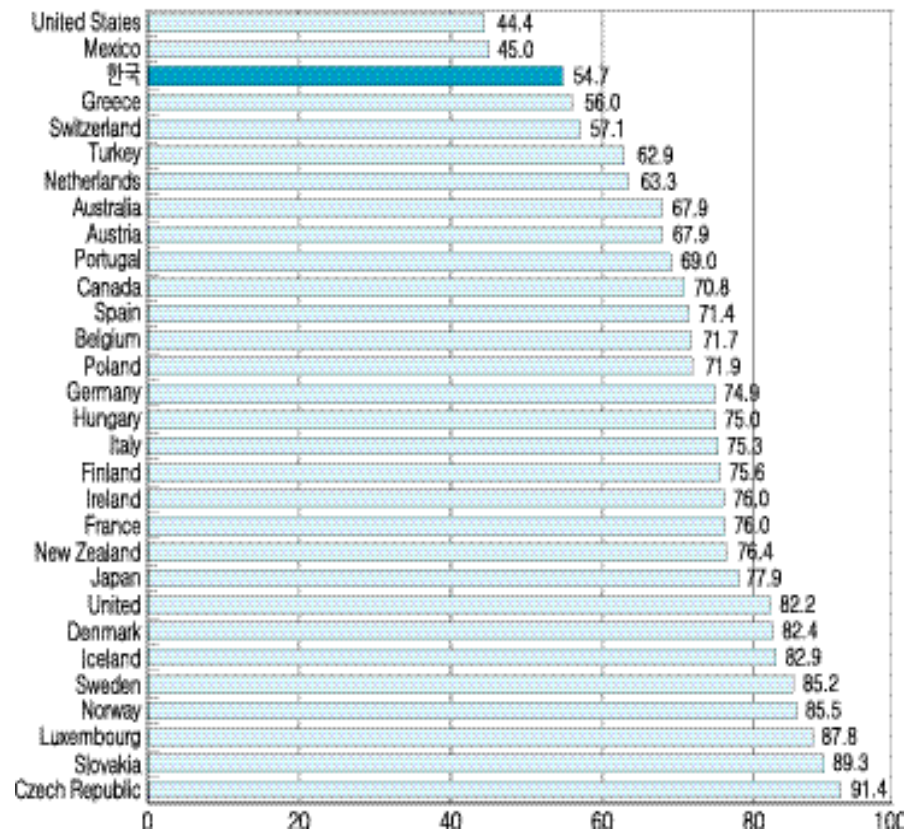
(2004)

2002

53.4% OECD Health Data  
 2003(2nd version) 2001  
 54.7% , OECD 72.3% 가  
 (44.4%), (45.0%) , (56.0%)  
 (57.1%) 가

3)

2. OECD 가 , 2001



2000 2001  
 : OECD Health Data 2003 3rd edition (2003.10.3 version)  
 (2004), OECD  
 (2004),  
 (2004),  
 10 1

< 2> 3,000  
 15,000 85% 1,500  
 10,000 73%

20%, 30~50%

가

2. (2001 )

( )		3)	
	85% <sup>1)</sup>	60%,	74%
		70%,	70%
		80%	
	83% <sup>2)</sup>	45%,	34%
		36%,	40%
		30%	

: 1) 3,000 , 15,000

2) 1,500 , 10,000

3) 가 ( : , ( ) )

가 ( : , ( ) )  
 : (2003), 2002 가 ) .

3.

1)

가 가  
 가 (Public and  
 Private Mix ) (optimal mix)  
 가

OECD 가

[ 4 ]

( ) 가  
70~80% , 40~100%

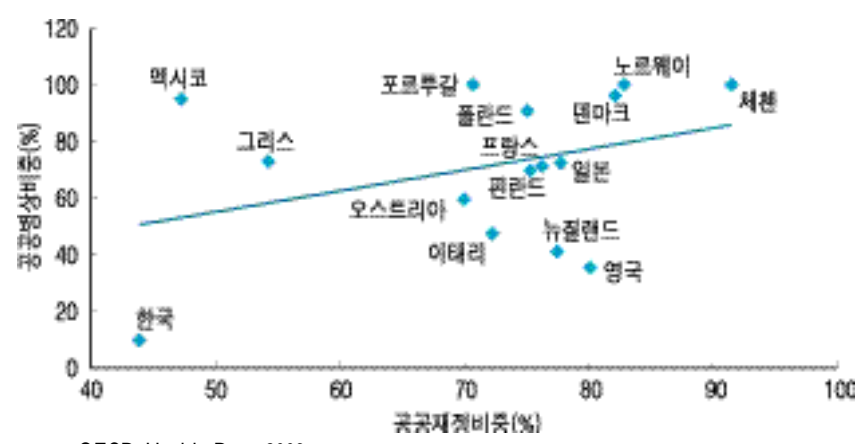
OECD 18  
가 가  
50% 2008 70%  
10% 30%

3. Public-Private Mix

		Public ( )	Private ( )
Public		Optimal Mix	
Private			

: optimal mix 가

4. OECD 가



: OECD Health Data 2003.

2)

Safety Net )  
Care Package)  
GHCP

( Public  
(GHCP: Guaranteed Health

GHCP  
가

가

GHCP

(procedure)

가

5.

		( ) (GHCP)	(non - GHCP)
	Catastrophic care		
	.....		
	Primary care		

:

GHCP

가

GHCP

(Major

Risk)

가

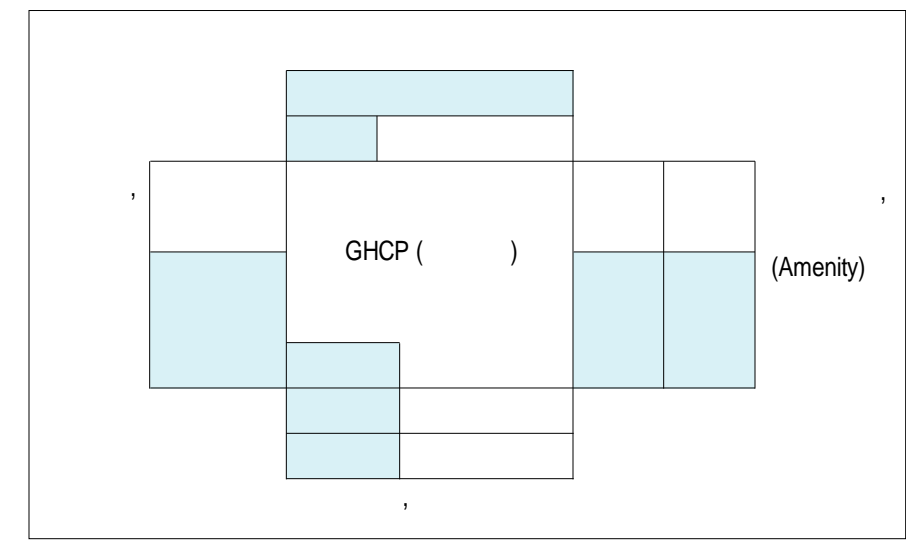
가

Non-GHCP 가 GHCP  
 Non-GHCP 가  
 GHCP가  
 Non-GHCP 가  
 ( )  
 3)  
 (1) (GHCP)  
 GHCP 가 GHCP  
 가  
 a) 가  
 b) 가  
 c)  
 GHCP 가  
 1 1  
 가

1) NERA (National Economic Research Associates) (1993), Financing Health Care with Particular Reference to Medicines.

history Universal uniform coverage  
 GHCP Non-GHCP [ 6 ]

6. (GHCP) non-GHCP ( )



(2) :  
 GHCP 가  
 가 (Major Risk)  
 2)  
 ( , , )  
 .GHCP  
 2) GHCP 가



. < 5> EU 가

4)

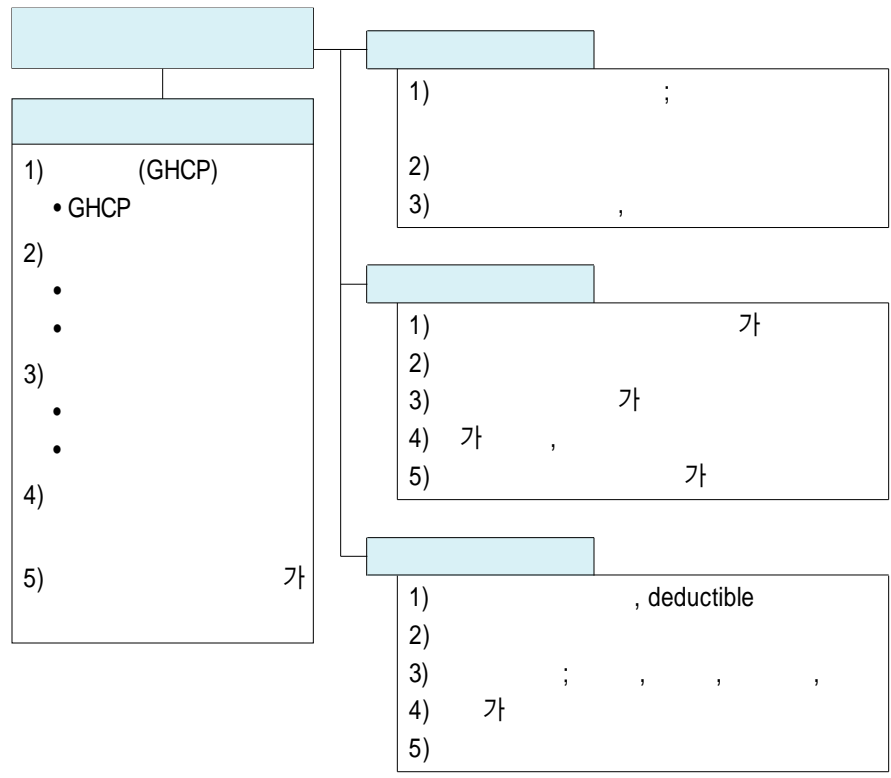
GHCP

5. EU 가

	<ul style="list-style-type: none"> <li>•</li> <li>•</li> <li>• (* , , )</li> <li>•</li> <li>• 가</li> </ul>
	<ul style="list-style-type: none"> <li>• , , balance billing<sup>1)</sup></li> <li>• /</li> <li>• (* , , , )</li> <li>• , deductible</li> </ul>
	<ul style="list-style-type: none"> <li>•</li> <li>• , , deductible, reference pricing</li> <li>• ,</li> <li>• , 가 ,</li> </ul>

: 1) 'balance billing' 가  
 : Ray Robinson (2002), "User charges for health care," in Mossialos et al. eds: Funding health care: options for Europe 가

7.



가

(GHCP)

,  
 가 ,  
 가 , 가  
 가  
 가

가



5.

가  
 가  
 , 가 ,  
 가 , 가  
 가 ,