



INGABA INXAXHEBA YABANTU INOKULUPHUCULA NJANI UKHATHALELO LWEMPILO LUKARHULUMENTE NOLWABUCALA?

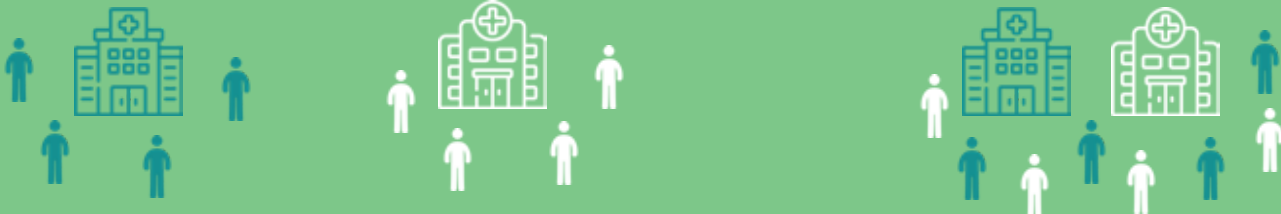


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Xa oorhulumente bedibanise iinkqubo zezempilo zikawonkewonke nezabucala ukuze zinikezele ukhathalo lwempilo sobe sithetha ngenkquno yezempili enzizi/e-plural (oku kuthetha ukuba babini ababoneleli beenkqubo zezempilo: eyakarhulumente neyabucala).

Inkqubo yezempilo exubileyo: Bobabini ababoneleli bezempilo nababucala kunye naborhulumente bakhona, kodwa babonelela abantu abahlukeneyo.

Inkqubo yezeMpilo eNinzi: Kukho ulungelelwaniso phakathi kukarhulumente kunye nababucala ngenjongo yokufikelela ngokulinganayo kubo bonke.



Ukhathalelo lwempilo lwabucala Ukhathalelo lwempilo kawonkewonke Ukhathalelo lwempilo lwabucala Ukhathalelo lwempilo kawonkewonke

Ukuthatha inxaxheba koluntu yinxalenye ebalulekileyo yelungelo lezempilo, eliyinxalenye yesakhelo samalungelo oluntu samazwe ngamazwe. Njengoko amazwe esondela kwinkqubo yezempilo enjalo, kubalulekile ukuqonda ukuba ukuthatha inxaxheba kusebenza njani - kwaye ingasebenza - kwinkqubo enjalo. Ukuze sikuqonde ngakumbi oku, sagqiba kwelokuba siqhube uvavanyo lwe-scoping.

Uphononongo lwe-scoping luhlobo lweprojekthi yophando ejonga oko kuye kwafundwa kwaye kwapapashwa kwisihloko esithile kwiilabathi liphela ukufumana ukuqonda ngokubanzi kwayo.

Izifundo eza-hlukeneyo zemfundo

Imizekelo kumazwe

Ukufana kunye nokwahluka

Uphando olo-ngezelweyo kunye neencebiso

UTHATHO NXANXHEBA, YINTONI ESIYAZIYO UKUZA KUTHI GA NGOKU?

Okokuqala, sifumanise ukuba ambalwa kakhulu amazwe anamaziko okuthatha inxaxheba kwiinkqubo yezempilo eninzi.



Okwesibini, iBrazil neThailand zibonakala njengamazwe amabini athatha inxaxheba kwi-Universal Health Cover, iinkqubo zonyango, kunye neenkqubo zezempilo ezibanzi..

Ukuthatha inxaxheba kwenzeka kumanqanaba amaninzi afana nekazwelonke, amaphondo kunye nakwiziko likarhulumente nezabucala, ngeenkomfa, amabhunga ezempilo njalo njalo.

Amabhunga athatha inxaxheba eThailand naseBrazil ayasebenza, iingxoxo zomgaqo-nkqubo ziqala kwinqanaba labahlali ayokufikelela kwinqanaba lesizwe, kwaye zikwazile ukwenza utshintsho oluhle kumgaqo-nkqubo.

eThailand, ukuthatha inxaxheba kwemibutho yoluntu kwiBhodi yesona Skimu sikhulu soNcedo lwezoNyango (egubungela i-75% yabemi) kwafunyanwa kuyindlela esebenzayo yokuthatha inxaxheba.

iBrazil ineenkomfa zesizwe zempilo. Ukongeza, ikwamisele amabhunga ezempilo kumanqanaba amaninzi enkqubo yezempilo-umanyano, urhulumente kunye nomasipala-ezibonelela ngeendawo ezicwangcisiweyo zokuthatha inxaxheba koluntu kunye nokubeka iliso.

Ngaphandle kweendibano zezempilo eziqhelekileyo, iThailand ikwaqinisekisa ukuthatha inxaxheba koluntu ngokumelwa ngokusesikweni koluntu kwiibhodi ezahlukeneyo zolawulo, ukuvumela amazwi oluntu ukuba abe nefuthe kumgaqo-nkqubo wezempilo kunye nokwenza izigqibo ngokuthe ngqo.



Izinto eziluncedo:

eColombia, iikomiti zabasebenzisi ezinyanzelekileyo zezicwangciso ze-inshurensi yezonyango zafunyanwa zingasebenzi ngenxa yenkxaso engalunganga evela kumaziko kunye nolwazi oluphantsi loluntu.

Iintlanganisano ezahlukileyo zabaphathi bezempilo kunye nabameli, ukunqongophala kolwazi kunye nokunqongophala kokuququzelela iinkqubo zokuthatha inxaxheba zezinye zemiceli mngeni ebonwayo.

eBrazil, bekukho uphononongo oluxubeneyo kwindlela amabhunga kamasipala avavanya ngayo ulawulo lweenkonzo zempilo, ikakhulu kuba amagosa ezempilo azibona njengesoyikiso.



Izinto eziyimiqobo:

UXANDUVA LWENTLALO KUNYE NESIZATHU SOKUBA LUBALULEKILE

Uxanduva lwentlalo kwezempilo luthetha ukuba abemi okanye uluntu lubambe iinkonzo zezempilo ukuba ziphendule ngeenkonzo abazinikelayo. Xa ubamba umntu ukuba abe noxanduva, umcela ukuba athathe uxanduva lwento ethile kwaye achaze ukuba kutheni yenzekile kwaye ulungise nayiphi na imiba efuna ukuqwalaselwa. Indlela eqhelekileyo yoxanduva kukulawula izikhalazo.

Uphononongo lwethu lwe-scoping lufumanise ukuba amabhunga okuthatha inxaxheba anawo umsebenzi woxanduva lwentlalo. Ukongeza, kwakukho amaziko awohlukeneyo oxanduva kwinkqubo yezempilo yaseThailand kunye nekomiti yezikhalazo ezizimeleyo kazwelonke. Kwinqanaba lokuhlala, imibutho yoluntu ilawula izikhalazo.

IZINTO EZICHAPHAZELA UKUTHATHA INXAXHEBA

1 Imbali yezopolitiko yayiyinto ebalulekileyo. eBrazil naseThailand, uhlehlengiso lwezopolitiko lwandulela ukubandakanywa kwamaziko okuthatha inxaxheba.

3 Ukuxhotyiswa kwezakhono kuchongwe njengento ebalulekileyo efunekayo yokuthatha inxaxheba ngempumelelo.

5 Izibonelelo ezaneleyo zibalulekile ukuqinisekisa ukuba amaqumrhu ayasebenza.

7 Ulungelelwaniso lwamandla phakathi kwabemi / amalungu oluntu ahleli kwiziko lokuthatha inxaxheba kunye nabaphathi bezempilo yayiyinto ebalulekileyo.

2 Igunya lomthetho lokuthatha inxaxheba lavela njengento ebalulekileyo. Nangona kunjalo, ayonelanga ngokwayo.

4 Imibutho yoluntu idlala indima ebalulekileyo.

6 Umdla ovela kwabanye abadlali benkqubo yezempilo, ikakhulu abaphathi bezempilo benza iinkqubo zisebenze ngcono.


IINGCEBISO

Ngokusekelwe kwizifundo zethu zophononongo kunye nesakhelo samalungelo oluntu, senza iingcebiso ezilandelayo malunga nokuthatha inxaxheba kwiinkqubo zempilo ezininzi:

 Iinkqubo zempilo ezininzi kufuneka ziqwalasele ukuba ukuthatha inxaxheba kufuneka kwenzeke kuwo onke amanqanaba enkqubo yezempilo: eyokuhlala, yephondo, kunye neyesizwe.

 Ukuthatha inxaxheba kufuneka kuchongwe njengokuthatha inxaxheba kulawulo lwempilo, kunye nokubandakanyeka ekucwangciseni, ekubekeni phambili, ekuphunyezweni nasekuphenduleni.

 Ukuthatha inxaxheba kufuneka kwenzeke kumaziko abucala nakarhulumente. Amaziko ezixhobo anokwakhiwa kwiimodeli esele zikhona kwinkqubo yoluntu, ezinje ngeekomiti zempilo.

 Ukuthatha inxaxheba kufuneka kwenzeke kwezi ndawo zine zilandelayo - izakhiwo ze-UHS okanye amaqumrhu zesikimu sezonyango, inqanaba lomgaqo-nkqubo, inqanaba lolawulo kunye nokuphatha kunye nenqanaba leziko.

 Iindlela zoxanduva kufuneka zibekho zombini njengenxalenye yamaziko okuthatha inxaxheba kunye namaziko azimeleyo.

 Amaqumrhu okuthatha inxaxheba kufuneka abe negunya lomthetho. Igunya lomthetho kufuneka liqinisekise ukuba ezona meko zifanelekileyo zokuthatha inxaxheba zidalwa ngokujongana nemiba echongiweyo kuphando.