

Health Insurance Forum

건강보험포럼

2004

>> : 가

- 가
- 가
- 가

• OECD 가

>> ():

- NHS, 가?
- 가
- 가

>>

- 가



2004

>> :
• 가 / 2 ...
• / 17 ...
• / 29 ... Dr. Yue-Chune Lee
• OECD 가 / 42 ...
>>
• () : / 52 ...
• NHS, 가? / 67 ...
• / 75 ...
• / 90 ...
• 가 / 104 ...
• / 118 ...
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• / ... 132





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(Resource - Based Relative Value System)
가 가가

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가

(, 2001).

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1.

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(Kwon, 1996).

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2.

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theory) (, contract side cost sharing) (supply - side cost sharing) (Kwon, 1997).

(full coverage) ,

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(Rice, 1998).

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(law of large numbers)

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(demand -

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3.

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(case),

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가 가

가 (, 1999b).

가 (가)

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1) (DRG: Diagnosis Related Group)
가 가



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1.

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2)

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outcome)

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(regulated fee - for - service).

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2)

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가 가 가 ()
 가 가 가
 (induced demand)가 가
 , 가 가
 가 가 (, margin) 가
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 가 가
 (2. 가 ³⁾
) 50% 가 가 가
 가
 가 (RBRVS: Resource - Based Relative Value Scale)
 가 가 가 가
 가가 ⁴⁾ 가
 가 가 가
 () ()

3) (1998a)

4) Medicare CPR (Customary - Prevailing - Reasonable) 가 (fee schedule) (Hadley, 1991). 가
 가 Hsiao (1988, 1992) 가
 (zero sum game) 가가 가

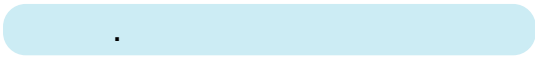
(Volume Performance Standard) (Sustainable Growth Rate) () 가

가 가 가 가 ()

가 가 가

가 가 (DRG) 가

(, 2000). , 가



(, 1998b) 가

가 가가

1.

(DRG: Diagnosis Related Group) -

가 가 가

가 가 가 (, 1998b). 가

(, 1999a).

가 (Kwon, 2003b),

. 가

6) (1999a) .



가
가

(Global Budgeting)

가
가

가

가

가

(Expenditure Cap, Hard Cap)
(Expenditure Target, Soft Cap)
(Glaser, 1993).

가

가

가

가 ()

() 가

, 가

가

HMO(Health

Maintenance Organization)

가

(Altman and Cohen, 1993; Bishop and Wallack, 1996).

가(Holdback Withhold)

(: Sectoral

Budget)

2.

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4.

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가

(state)

(Expenditure

Cap)

(Expenditure Target)

가

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가

(Schwartz, F. and R. Busse, 1996).



가 .

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가

가

(prisoners' dilemma)

가

가

가 (가)

가

가

(,

Ontario, Quebec, Nova Scotia)

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가

가

(Hurley and

가

Card, 1996).

가

가

가

(Kwon, 2003c).

가

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가 가

가

가

가

가

가

가

가 가

8 2 , 1999b, 255 - 271.

“ , ” , 6 1 , 2000, 33 - 56.

“ , ” , 10 3 , 2001.

Altman, S. and A. Cohen, “ The Need for a National Global Budget, ” Health Affairs, supplement 1993,

Ashby, J. and T. Greene, “ Implications of a Global Budget for Facility - Based Health Spending,” Inquiry 30, 1993.

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Bishop, C. and S. Wallack, “ National Helth Expenditure Limits: The Case for a Global Budget Process, ” Milbank Quarterly 74:3, 1996,

Danzon, P., “ Hidden Overhead Costs: Is Canada’s System Really Less Expensive ? ” Health Affairs, Spring 1992, 21 - 43.

Glaser, W., “ How Expenditure Caps and Expenditure Targets Really Work, ” Milbank Quarterly 71:1, 1993, 97 - 127.

Hadley, J., “ Theoretical and Empirical Foundations of the Resource - Based Relative Value Scale, ” in H. Frech III ed., Regulationg Doctors ’ Fees: Competition, Benefits, and Controls under Medicare,

가 가 . 가

가 .

(path dependence)

(Kwon

and Reich, 2003d).

“ 가 가 ” , 4 1 , 1998a, 56 - 68. “ , ” , 3 1 , 1998b, 239 - 260 “ , ” , 5 1 , 1999a, 155 - 165. “ 가 : , ”

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1977 500

1989

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1960

70

, 90

(Lohr, 1991).

2002 11

1,410

가

15%

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OECD가 2001

(OECD, 가 가?

2004).

가

(, 2003).

가

2004



가 the Quality Chasm>
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 가 가 (Institute of
 Medicine, 2001).
 가
 가



1.

가 가
 가 , (Institute of
 Medicine, 1990). 가 가
 가 가
 가 800
 (, 1997).

2.

Chassin (1998) 가
 (overuse), (underuse)
 (misuse) 가
 가
 가
 Donabedian(1980) 가
 가 (structure), 가
 (process), 가 (outcome)
 가 1
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 가

가 (performance),
 가 .
 4.
 가 (:
 , , (quality assurance)
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 , 가
 가 ,
 가 .
 (Health
 Care Financing Administration, 2001
 Centers for Medicare and Medicaid Services
) (Peer Review
 Organization) 3
 (Health Care Quality Improvement
 Initiative)
 .
 (Jencks & Wilensky, 1992).
 (accreditation program) ,
 , (Health Care Quality Improvement Program)
 (clinical practice guideline) .
 (



가 (feedback) (financial incentive) 가

5.

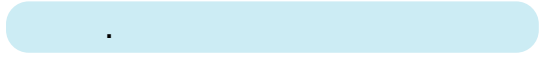
(non-financial incentive) (administrative restriction) (Mittman & Sui, 1992). (education) 가

1.

	QA				
	(CQI)				
	++	++	+	+	
	++	++	+	+	++
			+	++	
	+		+	+	
			+	+	+
					+

+ : Mittman & Sui(1992), ++

(second opinion) , 가 가 .
 . 가 가,
 (sanction) 가, 가,
 , 1. 가 가
 (National Practitioner Data Bank) ,
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가 , , , (2003) 가
 가 가
 1994 가
 (overuse) 가
 가 가
 가 , , , (underuse) (misuse)
 가 가
 . 2004 ,
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 가 가
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 , 2000).)
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 11 21 가
 , 가
 (Joint Commission on
 Accreditation of Healthcare Organizations)
 ORYX 가 가 가
 가 가 가
 2. 가 , 가 , 가
 , 가
 가 56 (, 2002).
 2001 가 가
 가
 (2001),
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 (2002),
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가 .

가 가 . 가 .

가 가 가 .

가 가 가 .

가 가 가 .

3. 가

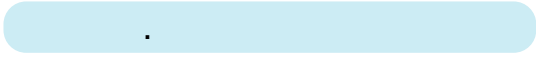
(clinical practice guideline) 가

가 .

(Field & Lohr, 1990), (, 1998).

2003 13 가 17 가 .

가 .



가 1.

가 가 가 . (, 2003). 가 가 .



가 , (, 2001).

(underuse) 가 (iatrogenic disease) (misuse) (Vuori, 1992)

가 . , .

(medical error) 가 가 ,

44,000~98,000 가 ,

(, AIDS) . 가 2.

170~290 (IOM, 1999). (WHO) , ,

가 , 가 .

가 . 2002 5 18 .

55 (World Health Assembly) The report on quality of care: ,

patient safety 가 1999 5

가 , (National Forum for Health Care Quality Measurement and Reporting) .

가 . (National Quality Measurement and Reporting System) (McGlynn, 2003).

(adverse event) .

가 , 가 ,

4,500~10,000 가

Agency for Healthcare Research and
Quality(AHRQ)
가
(ambulatory care sensitive conditions)

2003
(National
Healthcare Quality and Disparity Report)
AHRQ

16
(prevention quality indicator),
(inpatient quality indicator)
(: , , ,)
(Area - level Utilization
Rates)
(patient safety
indicator) (Area -
level Patient Safety Indicators)

가
가 가
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가 가 ,
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3.
가
가 , 가
가 가 .

21
6가 (, ,)
가
(IOM,
2001).

가
(
, 1991).

(Healthcare
Research and Quality Act, PL. 106 - 129)

(Collopy, 1991).



가

4. 가

가

(selection)

(change)

(Berwick et

가

al, 2003).

가

가

2가

가

가

가



QA

(Center for Patient Safety)

10(2):238 - 253, 2003.

(National

Practitioner Data Bank)

(National Quality Measurement

1991

and Reporting System)

가 가

25:2 - 4, 2002.

4: 105 - 119, 2000.

QA

8(1): 96 - 106, 2001.

2004

- 2:119 - 138, 1998.
- 3:84 - 106, 1997.
- 2010.
- , 2003.
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1)

Dr, Yue-Chune Lee



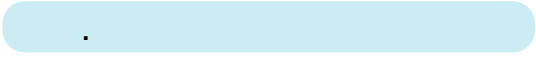
(NHI - HENC)
 GBPS가
 (NHI) 가가 1 NHI 가
 , 4%
 97% 가 , 1995
 , NHI
 가 1998
 1 가 10%
 ? , 가 가
 ? , 가
 (GBPS) 가
 1998 ,
 , 2000 , 2001
 , 2002 가
 NHI () 2001 , ,

1) “ 2004 7 6 4 ”
 , 가 ().



가 , ,
가 , ,
가 .

가 1989
. 1995 NHI
(Bureau of
National Health Insurance, BNHI)



“ volume - related fees ”

1. NHI (Liu 1999, Lee 2003)

가
OTC()
가 . BNHI 가
NH가 가 가
(Chang, 1995).
BNHI
가 가
.가 가 가

가 1995
4가 50가
가 . 2002
가 ,
1.96%, 15.25% ((

2.
Lee,2003). , 가 (

가
(Liu,
1999). 가
가
, CT, MRI,
ESWL, - knife,
. NHI가
20 - 60%

가 : 가
(“
) , CT , ,
가가 1992
1994 88%, 33%, 22% , 17% 가
(DOH, 1994).

가 : 가 가 . 가
 (), ICU,) 100 가 “
 (NT\$가 가 . 가
 가 . 가
 가 2~3 가
 가 (DOH, 1994). (가
) 가 ,
 가 (Lee 가
 & Lee, 2003). 가 가 가
 가 가 가
 () 1
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 가 , 가 ,
 가 가

< 1>

		()	()
		NHI	
		, ,	DRGs/APGs
	가	,	T - RVS(RBRVS)
	가		가 ,
			vs , vs
			vs , vs
		/ /QOL	
	가	,가	가 , , (income threshold),



3. 가 , 가가
 가 (Glaser, 1987).

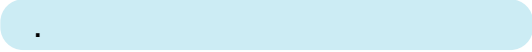
, ,
 , , . 2.

(1).

1. : NHI , , , 가

2. : : (DRGs) . GBPS
 가 ,

, NHI 1.
 가 가 가 , .
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 , . 가
 . 가



1. BNHI 가 .
 2. () ()

가 .
 가 가가 .

가 (FFS)

(Wolfe, 1993)

가 (가) 3. 가

가 3. 9 가

가 ()

3. (,),

가,

1)

1. NHI NHI

1996 4.

NHI 5. 7

2. 27 가 10 1

9 (가 1), 9 , 가 2003

12 가

< 2> 2001-2004 (가) (가)

	+ 가(%)	(%) (% of total)	
2001	2.21	1.900(46.2)	4.11**
2002	1.67	2.037(55.0)	3.707*
2003	1.55	2.349(60.2)	3.899
2004	0.51	3.303(86.7)	3.813

)* 가
**

< 3> 2004 (가)

+ 가(%)	0.06	0.28	- 0.20	0.96	0.57
(%)	2.58	2.13	2.90	3.14	3.303
	2.64	2.41	2.70	4.10	3.813
	(3.225)	(2.994)	(3.285)	(4.693)	(4.405)

) 10 가



regional sector

(2-3).

4. 가

1) :3

3 가(national), (sector), (regional)(1). sector GBPS 가 (CF)

sector/region . CF가

2004 7.73%, 4.30%, 21.3%, 65.01%, 1.66% sector

End -

stage Renal Dialysis (ESRD)

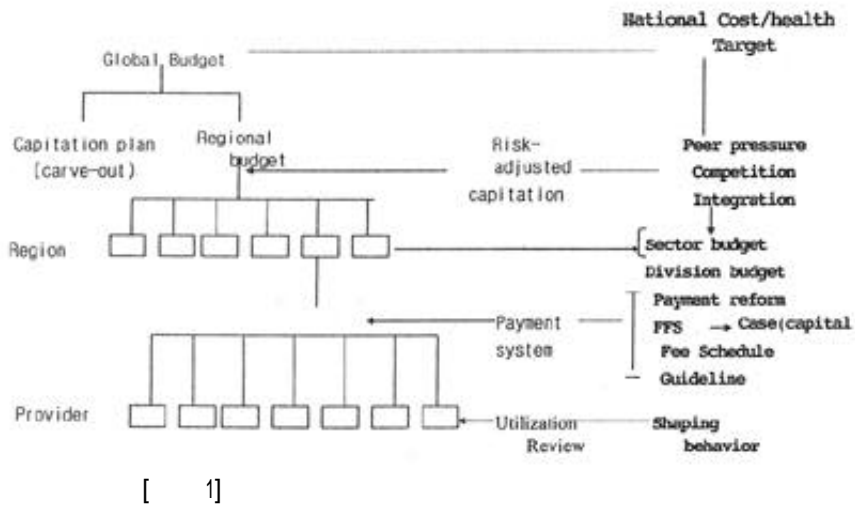
ESRD

$$CF_{ijk} = \text{Budget}_{ijk} / TP_{ijk}$$

- * $CF_{ijk} : k \quad j \quad i$
- * $\text{Budget}_{ijk} : k \quad j \quad i$
- * $TP_{ijk} : k \quad j \quad i$

가

Strategies to Control Cost and Dmprove Health under Global Budget



CF sector region : 가

CF 가 , 2)

1. ,

2. ,

sector region

(

3. 가

CF

6. 가

5.

NHI

1)

NHI

가 . 가

1.

(CQIP)

가

sector

quality/performance

2.

가가

CQIP

7.

가?

3.

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가

1996 - 7

가

GBPS

FFS

T - RVS ²⁾ ,
가 . , .
, , 가
, , , . NHID
. BNHI 7 가 .
RVS 가
가 . (Chang, 1995, Lin, 2000, Lee, 2003).
RVS 40% , : 가
, 40 가 가 .
2004 , : 1
가 가
3. 가 가 가
. BNHI ' , 가
, 가 가
가 .
가 .
가 .
가 2001 가
NHI 25% . 가 . (4)

< 4> 가

			(billion NTD)	가 (billion NTD)
1997	가	633	0.60	64.0
1998	가	710	0.65	72.2
1999	NA	NA	NA	80.4
2000	가	8961	1.00	82.9
2001	가 +	9801	4.60	84.7
2002	GP 가	75* per 3 days	3.20	90.5
2003	가 +	8162	5.70	-

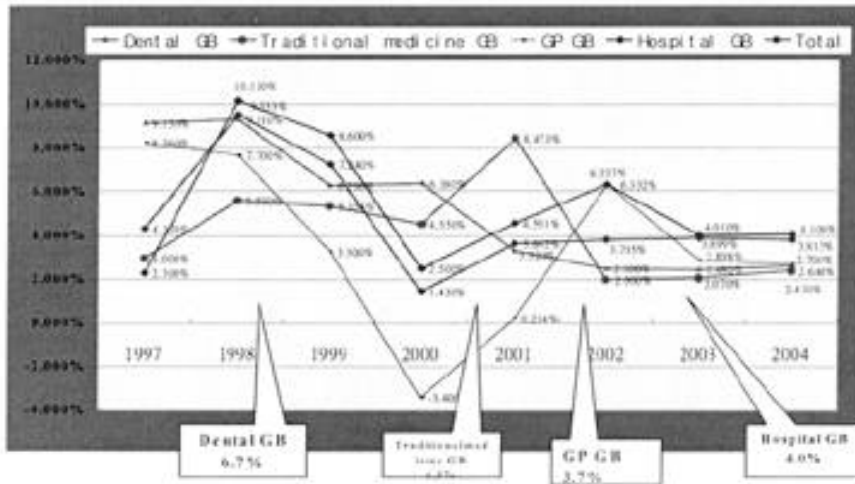
: Bureau of National Health Insurance, 2004

) 2002 3 100NTD 75NTD

2) NHI 가 가 가

[2] 1 가

Growth rate of annual cost per capita by sectors, 1997-2004



: National Health Insurance Health Expenditures Negotiation Committee, 2004

3% 99% 가 .
가 .

, (5.
)가 ,

, ()
,)
가 가

(DM가).
(Lee, 2003b).

4.

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, 가 . .
, 가
, 가
가 DRG APG(Ambulatory Patient Group)
가 .



가

가

DRG, APGs, T - RVS, Quality - Base

가 가

Initiative

가

NHI

가

가

가



10

Bureau of National Health Insurance. Report on the Develop of Diagnosis - Related Groups of National Health Insurance in Taiwan, 2004

NHI 가

Chang HJ et al. The Development of the Drug Price List of National Health Insurance Public Health. Report 5(8):2 - 9,1995.

()

가

Task Force of National Health Insurance. Development of Resource - Based Fee Schedules for National Health Insurance in Taiwan, 1994.

가

Hsiao W. A. Braun P., Dunn D., et, al. " Result and Policy Implication of The Resource Based Relative - Value Study, " NEJM, 1988, 319: 13: 881 - 888.

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Liu CC. Trend of Payment System Reform of National Health Insurance in Taiwan. Hospital 32?6?:15 - 20, 1999.

가

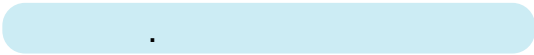
Glaser W. A. Paying the Hospital: The Organization, Dynamics, and Effects of Differing Financial Arrangements, Jossey - Bass Publishers 1987.

Lee YC, Su CL. The Design of Global Budget Payment System For National Health

-
- Insurance. Research report of the Department of Health, 1992.
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- Wolfe P.R., Moran D. W. " Global Budgeting in OECD Countries, " Health Care Financing Review, 1993:55 - 76.



OECD 가



가 가

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가, 가

OECD 가



가 가

, 가
가

1. 가

(Marc Jegers et al., 2002)

가

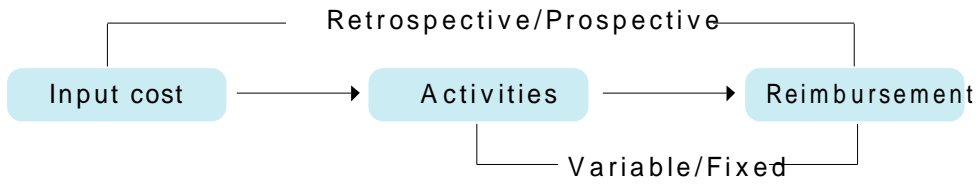
, 가
/ (prospective/

retrospective) ,

/ (variable/fixed)

, (, 가 ,
가 ,) ,

[1] / /

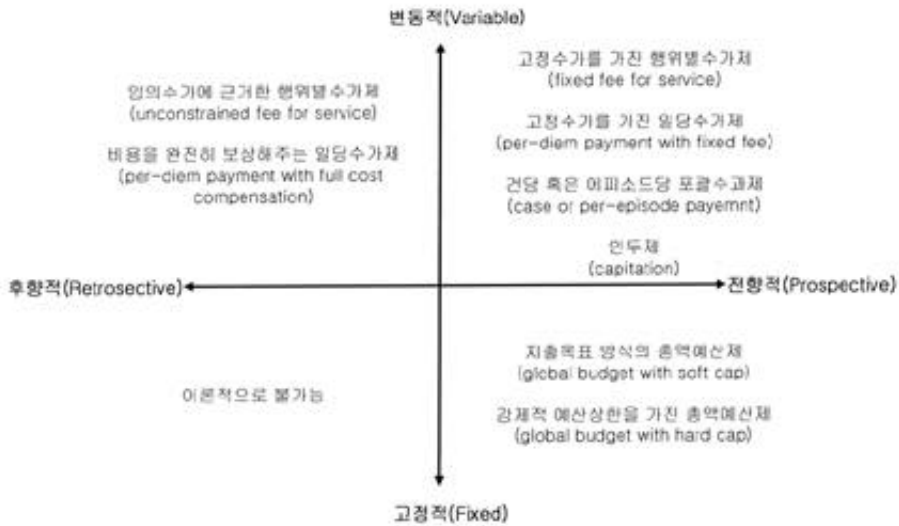


: Jergers M. et al(2002). A typology for provider payment systems in health care. health policy 60, 255 - 273.

가

,
 ,
 ,
 1
 ,
 /
 ,
 ()
 2.
 가 (),

[2] 가



: (2004).

가 , < 1> < 2> .
 (, 2004)
 가
 가 , 가
 가 가 , 가
 가가 ,
 가 , 가 (Marc
 Jergers, 2002; Howard Barnum et al., 1995).
 가 , 가 , 가
 가
 (financing system)



DRG , HMO PPO
 가
 (GP)
 (sickness fund)
 가

< 1>

	--	--	-	0
가 가	-	++	+	0
가 가 가	--	++	+	+
	--	--	--	++
가	--	--	++	+

) - - : strong incentive to reduce, - : moderate incentive to reduce, 0: no clear incentive, +: moderate incentive to increase, ++: strong incentive to increase
 : Barnum H. et al(1995). Incentives and provider payment methods. World Bank. Working paper.



< 2>

		가	가	
가				
가				

(per - diem price)

가

가

(integrated)

가

가

가

가

가

가

가

가

DRG

가

가

가

가

가

가

가

HMO

(IAMCš)

가

가

1) Instituciones de Asistencia Medica Colectiva

가

가 HMO

가

가

가

(GP) 가

가

가

가

(GP)

가 (

) 가

가

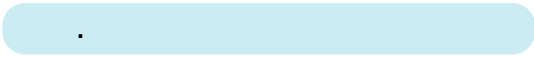
(transfer) 가

가

가

10

2) IAMCs



가 가 ,

(cost shift)

managed care

(provider network)

가

(disease management)

1991 NHS GP Fundholding

가 (disease co-ordinator)

가

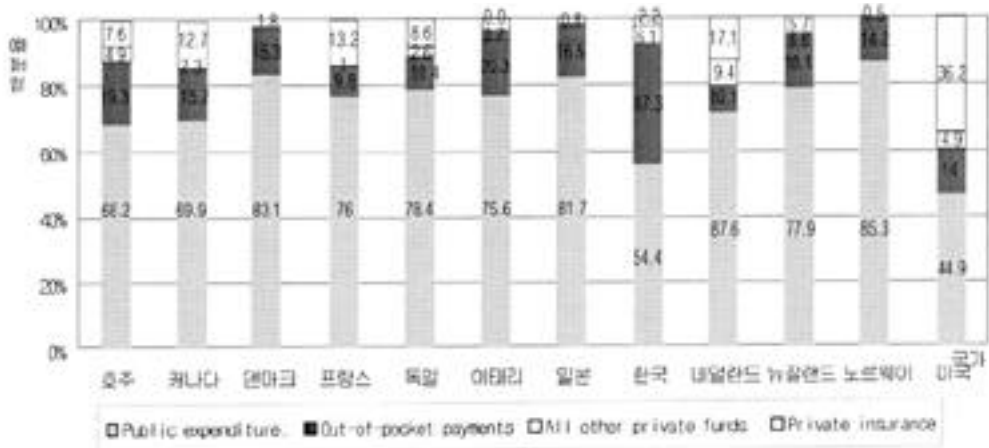
가

(gatekeeper) GP가

Global healthcare

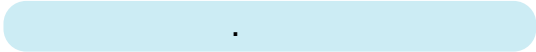
GP productivity project 2001

[5] OECD 가



public expenditure=social security scheme + government : OECD. OECD HEALTH DATA 2004.

18 (가 ()가
 19)
 가
 (5), < 3> ~ < 5> 가 ,
 OECD 가 가
 37.3% 가
 OECD 가 36.2%
 4가
 가 가가
 가 가



< 3>

		가

(1): 1)

가) (960 (2002 2 8,700) 가 ' ' 가 ' ' 가 ' ' 가 ' ' 가 ' ' 가 ' ' (state) , (county) , (city) , (town) , 가 ' ' () (freedom of choice) HMO(Health Maintenance Organization) PPO(Preferred Provider Organization)

1) 가 ' ' 4 ()
 2) HMO PPO (2) .

가

4)

가

5)

가

6)

19
가
가

?

1900

1917

1901

(Socialist Party)⁷⁾

3)

가

3) Navarro V. Why some countries have national health insurance, others have national health services, and the U.S. has neither. Soc Sci Med 1989;28(9):887 - 98; Hoffman B. Health care reform and social movements in the United States. Am J Public Health 2003;93(1):75 - 85.

4)

가

2001

5)

6)

Starr P. The social transformation of American medicine. New York: Basic Books; 1982.

Physicians for a National Health Program

http://www.pnhp.org/facts/a_brief_history_universal_health_care_efforts_in_the_us.php (2004 10 ~11)

7) 1901
, 2

10

가 가



⁸⁾
 (Theodore Roosevelt)
 (Progressive Party)

¹²⁾
 1930

가 가 Ernest
⁹⁾ 1906 Lundeen
 (American
 Association for Labor Legislation, AALL)가

가 1915

AALL

¹⁰⁾
 AFL(American
 Federation of Labor) 가)
 가

¹¹⁾ 가 1940 가 . Wagner -
 1917 Murray - Dingell
 1 1910 AFL

8) Birn AE, Brown TM, Fee E, Lear WJ. Struggles for national health reform in the United States. Am J Public Health 2003;93(1):86-91. 1904, 1908, 1912

9) 1901 (1883), (1888), (1891), (1894), (1898), (1900)
) (1908), (1913), (1914)

10) Hoffman B. Health care reform and social movements in the United States. Am J Public Health 2003;93(1):75-85.

11) AFL, CIO(Confederation of Industrial Organization)
 AFL Samuel Gompers가

12) Physicians for a National Health Program. A Brief History: Universal Health Care Efforts in the US.
http://www.pnhp.org/facts/a_brief_history_universal_health_care_efforts_in_the_us.php?page=2

CIO

Hoffman

()

가

가

. 1948

1

가 ‘ ’

¹⁵⁾

(socialized medicine) ’

¹³⁾

1950

1965

(Medicare, 65

) (Medicaid,

80%

) ¹⁶⁾

가

¹⁴⁾

가

가

1960

3/4

1970

가

가 ,

가

1940

가

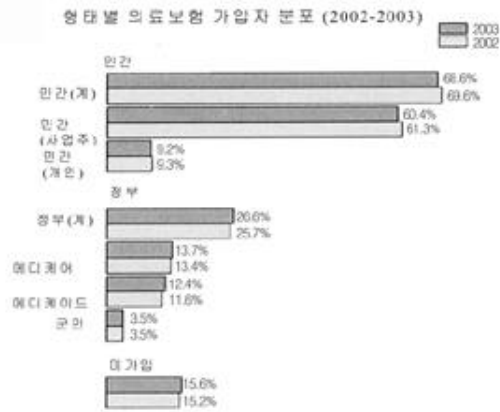
20

13) ()
Derickson A. The House of Falk: The Paranoid Style in American House Politics. Am J Public Health 1997; 87(11): 1836-1843.

14)
15) Derickson A. Health security for all? Social unionism and universal health insurance, 1935 - 1958. The Journal of American History 1994;80(4):1333 - 1356

16)

1. 가 가 ()가



: U.S. Census Bureau, 2004

2003 가

65

(Medicare) (13.7%), 가

(Medicaid) (12.4%), 가

(60.4%) (1

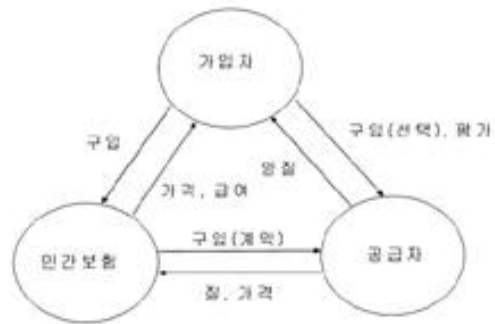
).

2.

2. 가 - -

가

Service, (National Health) 가 가



18)

가 가 가



가

HMO

HMO
(capitation)¹⁹⁾

(人頭制,

()

()

가

HMO
(Preferred Provider organization,
PPO)²⁰⁾

가 1970

1990

가 HMO
25

“ (managed care) 가 가

가 , ”

HMO

HMO가

“ , ”

“

²¹⁾

가

가

(

). HMO

가

57%가

2004

1,300

19)

가

가

가

가

가

1

20) HMO
HMO

가

가

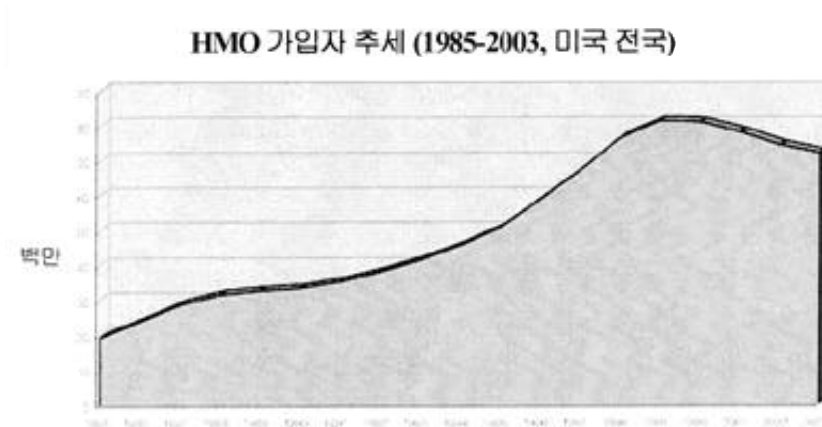
,

(preferred' provider)

(

21) Fry J, et al. Reviving primary care: a U.S. - U.K. comparison. Abingdon: Radcliffe Medical Press; 1995.

[3] HMO 가



: MCOL. Managed Care fact Sheets. October, 2004²²⁾

가 ²⁴⁾ , 12% 가 1990 60%
 () 가 가 .
 1980 1990
 가
 . 4 1980 2003 16% 가 ²⁵⁾

1. (Managed care) (2003)

	가 ()	%	(%)
	38.1	13.1	13.9
	41.4	14.1	57.0
	171.5	58.8	90.8
가	40.9	14.0	-
	291.9	100.0	63.3
	27.4		

: MCOL. Managed Care fact Sheets. October, 2004²³⁾

22) <http://www.mcareol.com/factshts/factnati.htm>

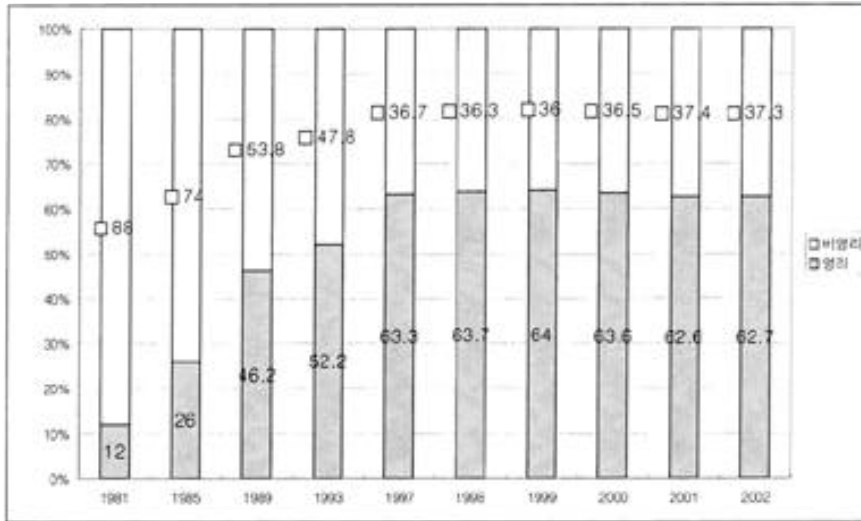
23) <http://www.mcareol.com/factshts/factnati.htm>

24) American Health Insurance Plan 가 1,300
 (<http://www.ahip.org/>).

25) HMO Market Overview Knowledge Source Inc., 2003,
http://www.researchandmarkets.com/reportinfo.asp?cat_id=310&report_id=19741

4.

가



: Kaiser Family Foundation, 2004²⁶⁾

3.

A

가 1.45%

B(Part B)

(physician fee),

. 65

가

1965

(Social Security

(25%)

(75%)

가

. 2004

Act)

66.6

C(part C)

2003

가 13.7%,

가

가 12.4%

2004

4

가

가

²⁷⁾ A(Part A)

(HMO PPO)

(skilled nursing facility)

(가)

가

(home health care)

(1

).

. 2004

46%가

A

B

26) <http://www.kff.org/about/marketplace.cfm>

27) Kaiser Family Foundation. Medicare Fact Sheet. 2004

(!):

28) 2004
 14%가 D(Part D) 2006 3
 (categorically
 needy), (medically needy),
 25.5%, 74.5% (special group) 29)
 2006 35 30)
 1996 7 16
 가 가 (Aid to
 Families with Dependent Children, AFDC)
 가
 2002 19%
 , 31%, 가 133 %
 21% 가 6
 가 100 %
 6 - 19
 18 (19)
 , 23%가
 가
 (Supplemental Security
 Income, SSI)
 SSI
 300%
 가
 (60), 18
 가 (1),
 (eligibility) , (2) , 가
 (type), (amount), , (scope) (37 가
 , (3) (the rate of)
 payment) , (4) 21
 , , 65

28) ' Medicare+ Choice ' , ' Medicare Advantage '

29) Center for Medicare and Medicaid Services. Medicaid At - a - Glance 2003.

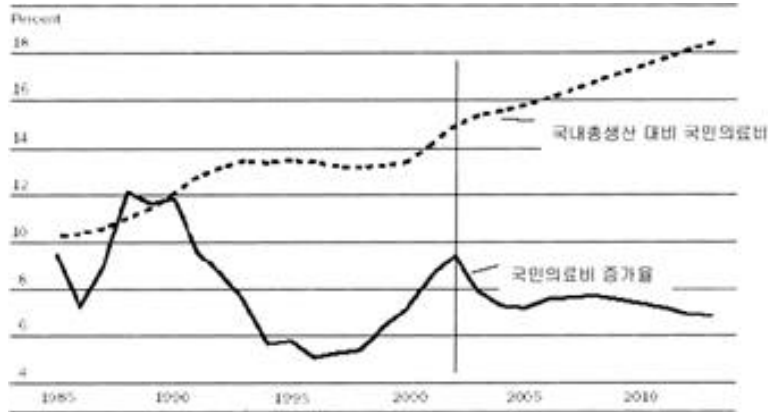
30)



pocket) 가 36% 가³³⁾
 3가 가
 48% 가
 100% , 가
 200% , 가
 가 , 가
 4.
 가
 1990 133%
 가 31 가 25%
 35 가
 (District of Colombia)가 185%
³¹⁾
 2003
 가 1,620 , 가
 1,100 가³²⁾ 가³⁴⁾
 가 5 1985 10%
 43% , 가 2002 14.9%
 , 2013 18.4%
 . 1990
 가 1995
 가 1990 가
 1 (out - of 가 1990

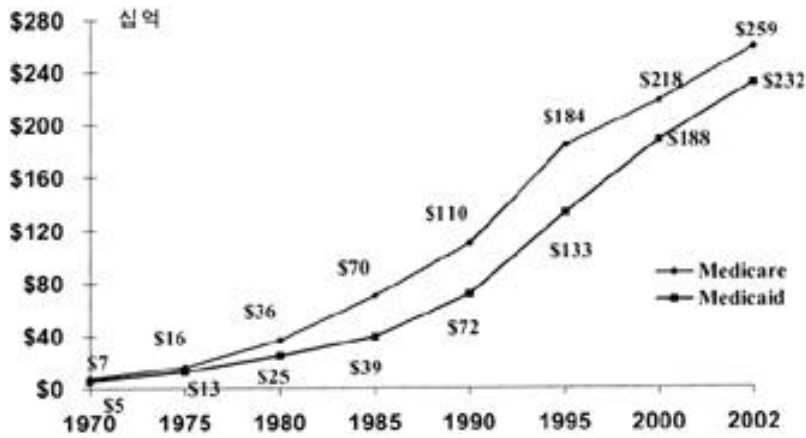
31) Iglehart JK. The dilemma of Medicaid. *New England Journal of Medicine* 2003;348(21):2140 - 2148.
 32) Wachino V, Schneider A, Rousseau D. Financing the Medicaid Program: The Many Roles of Federal and State Matching Funds. Kaiser Family Foundation, 2004
 33) Hwang W, Weller W, Ireys H, Anderson G. Out - Of - Pocket Medical Spending For Care Of Chronic Conditions. *Health Affairs* 2001;20(6):267 - 278.
 34) Altman D, Levitt L, The Sad History of Health Care Cost Containment As Told in One Chart. *Health Affairs*; 2002 Jul - Dec; Suppl Web Exclusives: W83 - 4.

5.



: Heffler S, et al.³⁵⁾

6. 가



: Center for Medicare and Medicaid Services

가 가

가

2

(Starfield)†

(DALE),

)

35) Heffler S, Smith S, Keehan S, Clemens MK, Zezza M, Truffer C. Health Spending Projections Through 2013. Health Affairs Web Exclusives, February 11, 2004.

2. (2000)

가	DALE*		
	1	2	1
	2	6	7
	4	12	2
	5	3	11
	6	7	4
	7	5	5
	8	1	6
	9	10	8
	10	11	13
	11	8	9
	12	13	10
	13	9	12

*DALE: disability - adjusted life expectation
 : Starfield B. The Primacy of Primary Care in Health Services⁴⁰⁾

1943 1965
 2001
 1,000 7.0 ,³⁶⁾ 1999 가
 6.2 가 ,³⁷⁾ 1990
 가 가
 (fundamental change)
 (complete rebuilding)
 89% 10 가 ,³⁸⁾
 ,³⁹⁾
 (,
 가 가)
 가

36) <http://www.cdc.gov/nchs/fastats/infmort.htm>
 37) Marmor T. The Politics of Medicare. 2nd ed., Hawthorne, New York: Aldine de Gruyter; 2000: xxiv.
 38) Blendon R et al. Satisfaction with Health Systems in Ten Nations. Health Affairs 1990;9(2):185 - 192.
 39) Blendon RJ, Benson JM. Americans' views on health policy: a fifty - year historical perspective. Health Affairs 2001;20(2):33 - 46.
 40) [www.moh.govt.nz/moh.nsf/Files/ PrimacyOfPrimaryCare/\\$file/PrimacyOfPrimaryCare.ppt](http://www.moh.govt.nz/moh.nsf/Files/PrimacyOfPrimaryCare/$file/PrimacyOfPrimaryCare.ppt)

. 1980 46 - 50% 가
 2000 55% ⁴¹⁾ .
 가
 , 1980 20 가
 , , , , 가
 , 가 , 가
 . 가
 가
 , 가 가
 , , 가
 .
 ()
 가 . 가
 가 , 가
 (Esping - Andersen) 3가 ⁴³⁾
 가 . 가 가
 ()
 (social rights)
 가 (liberal), ⁴⁴⁾
 (, corporatist), (social
 democratic) 가 ⁴²⁾ , 가
 가 가

41) [www.moh.govt.nz/moh.nsf/Files/ PrimacyOfPrimaryCare/\\$file/PrimacyOfPrimaryCare.ppt](http://www.moh.govt.nz/moh.nsf/Files/PrimacyOfPrimaryCare/$file/PrimacyOfPrimaryCare.ppt)
 42) Esping - Andersen G. The Three Worlds of Welfare Capitalism. Princeton: Princeton University Press; 1990; 26 - 29
 43)
 44) Donabedian A. Social responsibility for personal health services: an examination of basic values. Inquiry 1971;8(2):3 - 19.



가
 가
 HMO
 (gate keeping)

45)

가
 (integrated health system)

가
 가 (,)

(utilization

review)

46)

가 가

47)

가

가

가

가

가

(self -

regulation)가

가

45) 'social' (socialism) (social medicine) (community medicine) (socialized medicine) (social insurance)

46) Frisof K. Universal access versus universal insurance. Health Prog 1990;71(3):49 - 53.

47)



가

가 (National Health Service)

가

NHS

?

가

NHS

?

가 NHS

NHS가

가

가가

가

1976

IMF

NHS

가

NHS

가

NHS

가

가

가

NHS

NHS

가가

NHS

가

GPs

1

가

가가

NHS

NHS

가

가

가

NHS

가

가

, NHS

10 1 , NHS 가

Hartlepool , NHS가 가

가 , 가 WHO가

“ NHS 가 가

” NHS , 가

NHS , 가 GDP

가 NHS %가 가 .

2001 OECD 가 8.2%

BBC1 , 14.9% 6.9%

“ NHS Champions ”

1 NHS 가

5 가

1 1,000 NHS가

,1 , 가

NHS가 ,

가

1 ,

가 2

NHS: , ,

NHS가 1 .

? 75%가 1

? 가 1

NHS 가 NHS ,

NHS ,

NHS가 가



가,

(,)

NHS가 가 NHS가

NHS가 1 30

NHS가 NHS

가

NHS가

가

1970

RAND Corporation "Rand Health Experiment"

NHS가

NHS가

24

(GP) 가 1

11

가

(Walk - in Centre)

(Health Trainer) 2005 -

2008

가

가 .
가

가 .

NICE

. NICE(National Institute for Clinical
Excellence) NHS

가 1, NHS

가

가

가

NHS

NHS

가

가

가

NHS

가

가

Technology Assesment)

가(Health

(efficiency).

dynamic

가

가

가

가

가

가

가가

)

NHS

1

가

가

가

NHS

가

가

가

,

,
가

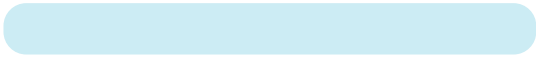
NHS

,

가 , 가
 NHS 가 가
 가 10% NHS가
 NHS 가 , 가
 NHS가 , NHS 가
 가

가 4: 가

가 , NHS가
 가 , NHS가
 가 , NHS가
 (6)
 6
 2 가 , 2
 가 (rationing) NHS
 NHS 가



가가



가 가 .

가 , NHS

“ ” 가

NHS

3%

가? 가

NHS

가

NHS 가 50 가 가 .

NHS

NHS가

NHS

가

가

NHS 가

가



92.5% , ' 4.4%

1. 2003

1)

(1), ,2003 ' , ' , ' 87.5% .
 2003 17 6 ' 108.4%
 16 1 , 1 5 , ' , 2003
 (, 2004). 가 , 2003
 ' 91.6% , 1996 가
 . 2003
 17 6 13 7 , 가
 (= +
 +) 3 4 (=2 6,429 2)
 +1,363 +6,446), 2003
 (), 3 3 , (2 3)
 . 16 1 (2 8)
 (= +) 14 9 (=14 , 1,016 , ?
 7,307 +1,628), (= + 3,732 .
 +)¹⁾ 7 (4,090 +2,813 2 2002 1 2
 +126), .
 . OECD(2000) System of Health 1 9 ,
 Accounts ' , 1,264 .

1) (2003) E .

< 2> , 2003

		%			%
32,627		100.0	32,627		100.0
1.	27,879	85.4	1.	19,079	58.4
가.	27,868				
(23,295)				
.	11				
2.	4,748	14.6	2.	1,264	3.9
가.	1,016				
.	3,729		3.	12,285	37.7
.	3				
:		, 2004			

116.5)

가 2001

1) 1995 -2000
()
, 4 5

1996

2) 1997

100.1%
2003 2 1,348 (1996) 1997
87.5%) 15.2%
1999 4.2%

5.6%

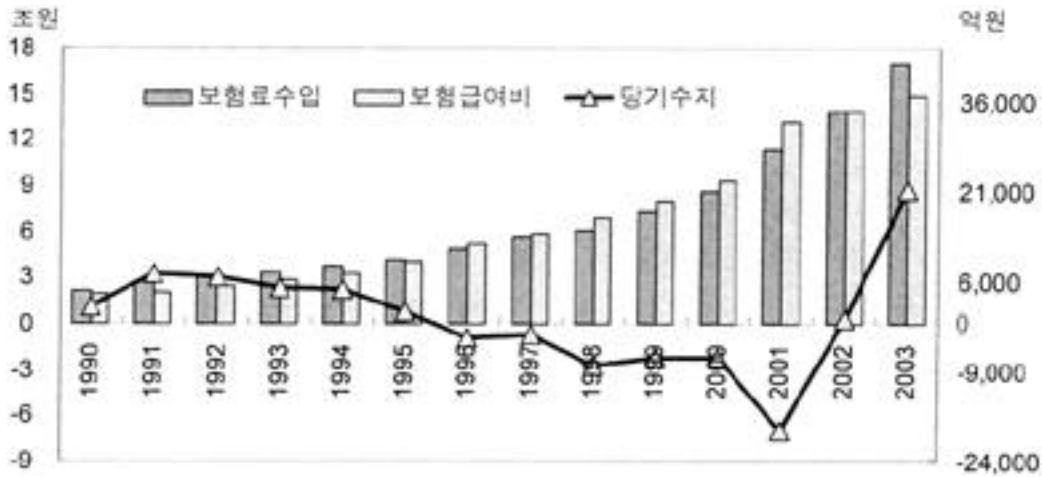
1990

1995 4

1996

2) 1996 145 54 91
1,422

	(A)	가	(B)	가	(A - B)	(B/A)
1990	21,298		19,467		1,831	91.4%
1991	27,716	30.1%	20,514	5.4%	7,202	74.0%
1992	30,854	11.3%	24,099	17.5%	6,755	78.1%
1993	33,215	7.7%	28,157	16.8%	5,058	84.8%
1994	36,950	11.2%	32,163	14.2%	4,787	87.1%
1995	41,626	12.7%	40,676	26.5%	950	97.7%
1996	48,306	16.0%	51,671	27.0%	-3,366	107.0%
1997	56,389	16.7%	59,106	14.4%	-2,717	104.8%
1998	61,072	8.3%	68,967	16.7%	-7,894	112.9%
1999	72,911	19.4%	79,480	15.2%	-6,568	109.0%
2000	86,098	18.1%	92,856	16.8%	-6,758	107.9%
2001	113,227	31.5%	131,956	42.1%	-18,729	116.5%
2002	138,117	22.0%	138,237	4.8%	-119	100.1%
2003	170,283	23.3%	148,935	7.7%	21,348	87.5%



:1)

2)

: , <http://www.nhic.or.kr/wbm/wbmb/index.html>

가,

가

가

1995 210

, 1996 240 , 1997 270 , 1998 300 ,

가

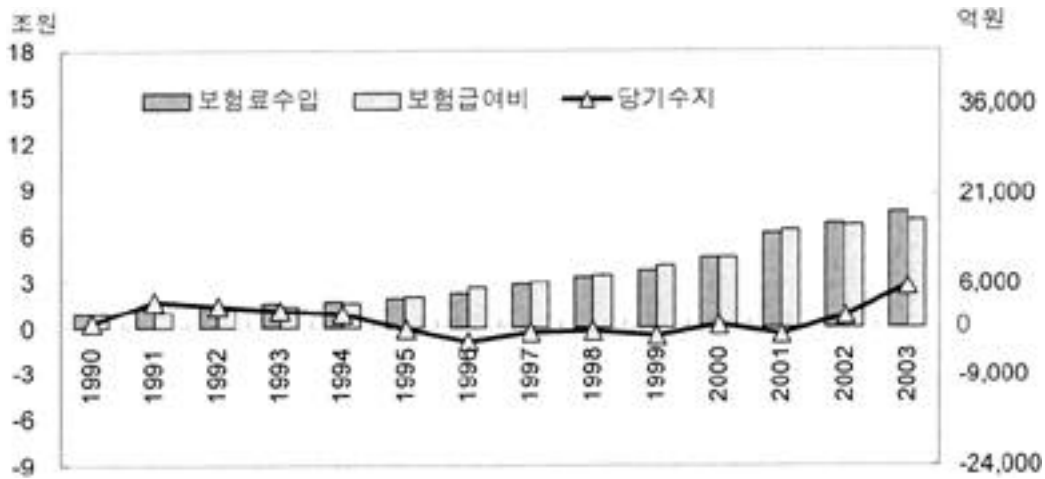
1999 330 , 2000 365

가 2001 가 1998 8.3%
 17.6%)
 1993 55 , 1994 가 가 (4
 65 1995 120 , 1997 150 가 1998
 1996 CT, 1997 가). 가
 , 2000 가
 가
 . 1998 1
 , 2000
 (量
 出制入)
 가 가
 가 가
 (yard stick competition)
 가
 가 (trade -
 off)가 1994
 98.1%, 1996 97.1% 1998 89.6%,
 , 90 가 2000 88.6%
 , 90
 , 1997
 1998
 가 (3

< 4>

(:)

	(A)	가	(B)	가	(A - B)	(B/A)
1990	848,374		875,147		- 26,773	103.2%
1991	1,284,086	51.4%	963,847	10.1%	320,239	75.1%
1992	1,390,300	8.3%	1,141,334	18.4%	248,966	82.1%
1993	1,530,541	10.1%	1,365,824	19.7%	164,717	89.2%
1994	1,689,379	10.4%	1,572,920	15.2%	116,459	93.1%
1995	1,885,881	11.6%	2,024,799	28.7%	- 138,918	107.4%
1996	2,231,579	18.3%	2,565,198	26.7%	- 333,619	115.0%
1997	2,783,533	24.7%	2,958,333	15.3%	- 174,800	106.3%
1998	3,255,708	17.0%	3,415,533	15.5%	- 159,825	104.9%
1999	3,712,242	14.0%	3,954,208	15.8%	- 241,966	106.5%
2000	4,480,875	20.7%	4,525,578	14.4%	- 44,703	101.0%
2001	6,081,949	35.7%	6,303,097	39.3%	- 221,148	103.6%
2002	6,698,328	10.1%	6,590,841	4.6%	107,487	98.4%
2003	7,501,589	12.0%	6,922,230	5.0%	579,359	92.3%



: 1)

2)

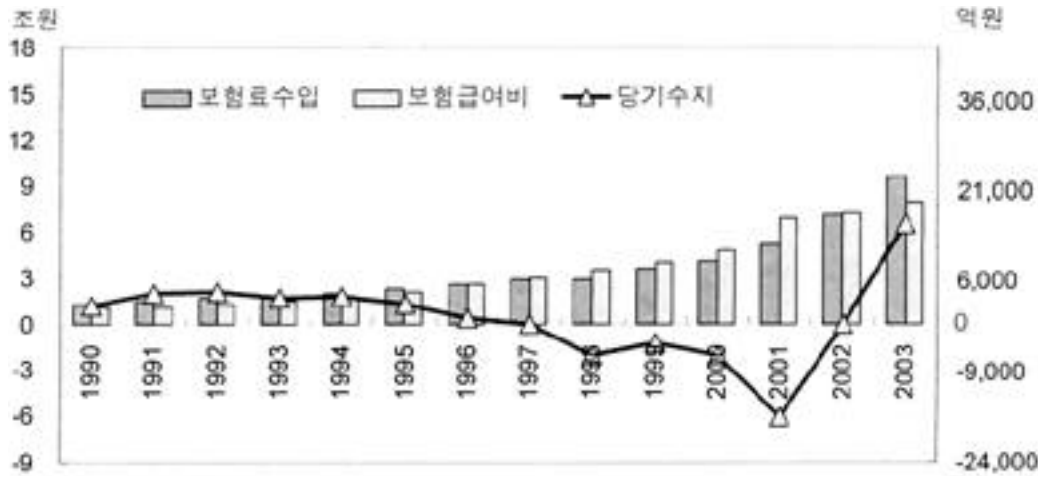
:

, <http://www.nhic.or.kr/wbm/wbmb/index.html>

2) 2001 2000 가 2001 7 가 2001 가
 2001 10 2 가 2001 가
 2001 11 3 가 2001 가
 13 2 1 9 가 21 가
 5 10 가 2001 가
 62 가
 2001 5 가 2002 1 가
 50%가(40% , 10%) , 3 가

< 5> (:)

	(A)	가	(B)	가	(A - B)	(B/A)
1990	1,281,418		1,071,508		209,910	83.6%
1991	1,487,479	16.1%	1,087,510	1.5%	399,969	73.1%
1992	1,695,096	14.0%	1,268,589	16.7%	426,507	74.8%
1993	1,790,921	5.7%	1,449,877	14.3%	341,044	81.0%
1994	2,005,597	12.0%	1,643,391	13.3%	362,206	81.9%
1995	2,276,727	13.5%	2,042,818	24.3%	233,909	89.7%
1996	2,598,988	14.2%	2,601,928	27.4%	-2,940	100.1%
1997	2,855,352	9.9%	2,952,271	13.5%	-96,919	103.4%
1998	2,851,524	-0.1%	3,481,124	17.9%	-629,600	122.1%
1999	3,578,877	25.5%	3,993,756	14.7%	-414,879	111.6%
2000	4,128,909	15.4%	4,760,026	19.2%	-631,117	115.3%
2001	5,240,768	26.9%	6,892,519	44.8%	-1,651,751	131.5%
2002	7,113,411	35.7%	7,232,824	4.9%	-119,413	101.7%
2003	9,526,729	33.9%	7,971,259	10.2%	1,555,470	83.7%



: 1)
 2)
 : , <http://www.nhic.or.kr/wbm/wbmb/index.html>

6.7% 4 가 가가2.9%
 가 ()
 가 가
 2001
 2002 ()
 . 2002 4
 「 가 」 3
 가
 2000 2001 15
 (1) 41.6% 가
 ; ' 가 1
 ; '

 ()
 ()
 , '
 ()

, 1,364)
 6,446 . 1988

, 50%
 , 1994
 , 40% , 1997 30%

가 2001 1999 9,856 2000
 2002 1 3,810 , 2001 2 4,666

가 2002
 , 1 . 2002
 2 4,448 2001

(2) 217
 4,392
 2000 7 , . 2003
 2003 7 2 6,429 가
 , 6,446 가
 가

5 2001 1 6,518 2003 2 9,291 ,
 2003 1 5,555 가

2001 2,221 가 2003 ,
 5,794

(4).

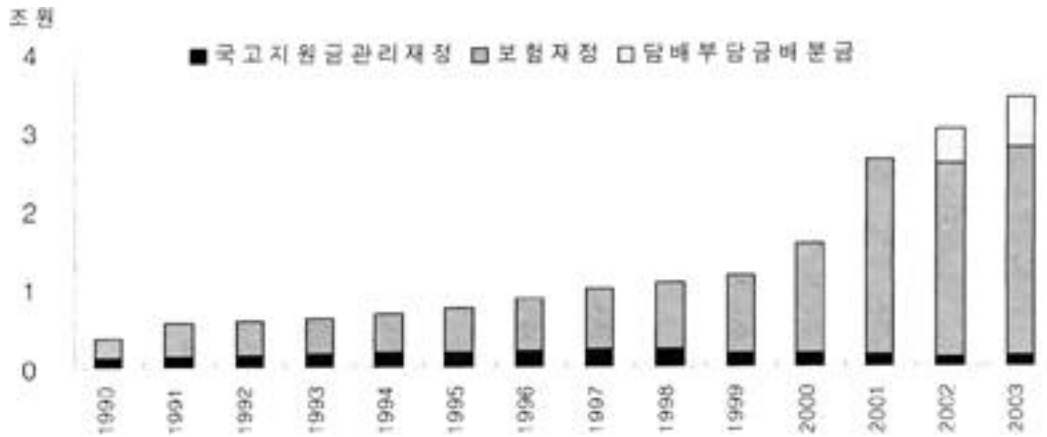
가 가 ,
 가 50% ' 가

6
 2003 3 4,238 .
 2 7,792 (2 6,429

< 6>

(:)

연도	총액	국고지원금	보험자정	담배부담금	비본금	기타	기타
1990	3,639	3,639	1,176	2,463	-	-	-
1991	5,868	5,868	1,469	4,399	-	-	-
1992	5,924	5,924	1,653	4,272	-	-	-
1993	6,381	6,381	1,753	4,628	-	-	-
1994	6,924	6,924	1,849	5,075	-	-	-
1995	7,553	7,553	1,934	5,619	-	-	-
1996	8,723	8,723	2,171	6,552	-	-	-
1997	9,954	9,954	2,352	7,602	-	-	-
1998	10,760	10,760	2,238	8,522	-	-	-
1999	11,656	11,656	1,801	9,856	-	-	-
2000	15,527	15,527	1,718	13,810	-	-	-
2001	26,250	26,250	1,584	24,666	-	-	-
2002	30,139	25,747	1,299	24,448	4,392	1,976	2,416
2003	34,238	27,792	1,364	26,429	6,446	2,862	3,584



: , <http://www.nhic.or.kr/wbm/wbmb/index.html>

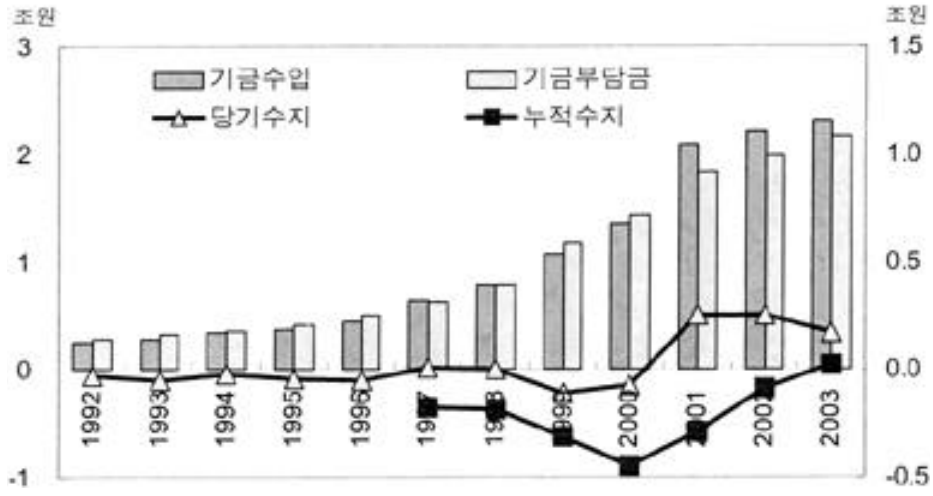
(targeted subsidy)

. OECD(2003)

2003 145 4 2001 2,895
 3.0% , 2002 902 가
 1 3) 2003 .
 86 7 , 2
 4) 58 7 . .
 가
 가
 가
 80% 20%,
 50% 50% .
 10% 가 , 1990
 20% (1999 48%)
 가 50% 20% , 가 가 , 2001
 6%, 4% 14% 16% 2002
 가 . 가 가 . 1990
 () 가
 () 가
 . 1 가
 1990 (, 2003). 2003
 1 152 4 (1 208 2
 , 2 69 7) 44 3.5
 , 2000 가 4 5
 (7).
 2001 , 1 103 1 , 2
 . 2001 2,528 , 2002 23 , 1 (11
 2,295 , 2003 1,417 6) 8.9 2.0 (2).
 , 2000 4,514 1 105 1 , 2 46

3) 1 20% .
 4) 2 20% . ,

< 1 >



7 32 4 1.5 - 3

(3). 1 2

1

가 2003 1 5

가 , 2 1996

가 1 9 2001

가 . 2004 10

가 , 16 , 13

() 가, 9 2 2 가 가

가 . 6,654

가 . 5,602

가 가

1 2 가 가

가 . 1990 가

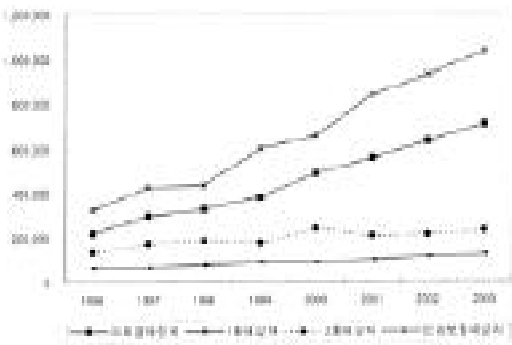
< 7> 1 () (: ,%)

	1		2		3		4	
	가	가	가	가	가	가	가	
1996	416,219		599,104		273,253		166,439	
1997	575,122	38.18	795,606	32.80	373,925	36.84	190,823	14.65
1998	634,447	10.32	816,730	2.66	414,202	10.77	218,202	14.35
1999	754,062	18.85	1,118,736	36.98	407,806	- 1.54	251,853	15.42
2000	953,969	26.51	1,231,485	10.08	591,787	45.11	279,219	10.87
2001	1,258,988	31.97	1,472,226	19.55	640,558	8.24	384,213	37.60
2002	1,429,933	13.58	1,757,930	19.41	695,645	8.60	412,019	7.24
2003	1,523,513	6.54	2,082,253	18.45	697,232	0.23	440,356	6.88
가		20.37		19.48		14.32		14.91

: , 2004

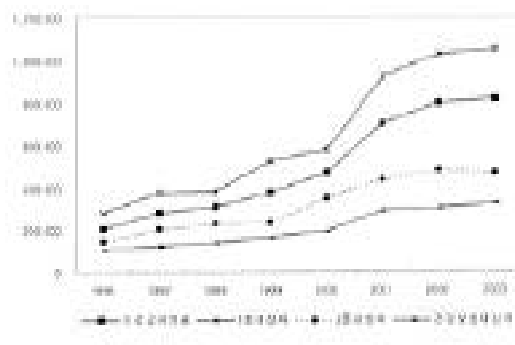
2002
 52.4% . ,
 47.6% 가
 . 2003 2004
 「 」 「
 」 .
 (2004a) 5)

< 2> 1 () (:)



: , 2004

< 3> 1 () (:)



: , 2004

5) 2003



OECD 가

,

⁶⁾

,

가

OECD

GDP

가

OECD 가

,

가 (, 2004),

가

,

가

,

,

,

,

가

.

' 100 100 '

가

(2004a) 2002

가 25 6

2003

28

1%

2

8

가

,

60%

6)

(2004b)



, 2004

,

<http://www.nhic.or.kr/wbm/wbmb/index.html>

,

, 3(3), 2004.

,

, 2003.

,

가 ,

, 2003

,

,

2004

,

? , 10(1),

2004a.

,

, 3(3), 2004b.

OECD, System of Health Accounts, Paris, 2000

OECD, OECD Reviews of Health Care Systems:

Korea, Paris, 2003



1)



가

2003 11

가

, 12

1 가

가
가

APUA(Alliance Prudent Use of
Antibiotics)
APUA KOREA가 2002

(, 2004).

11

1

2000 7

가

, 2001
가

가

가

1)

2004

『

』

가

. Macfarlane (1997)

85%

, 87%가 가
1/5

가

. Macfarlane (1997)

가

75%

Branthwaite (1996) 3,610

50%

가

. 81% 3
, 87%

가

2. 가 (self-medication)

가

가

가

가

. 1)

, 2) 가 , 3)

, 4)

가

가

가

가

가

. 2)

1.

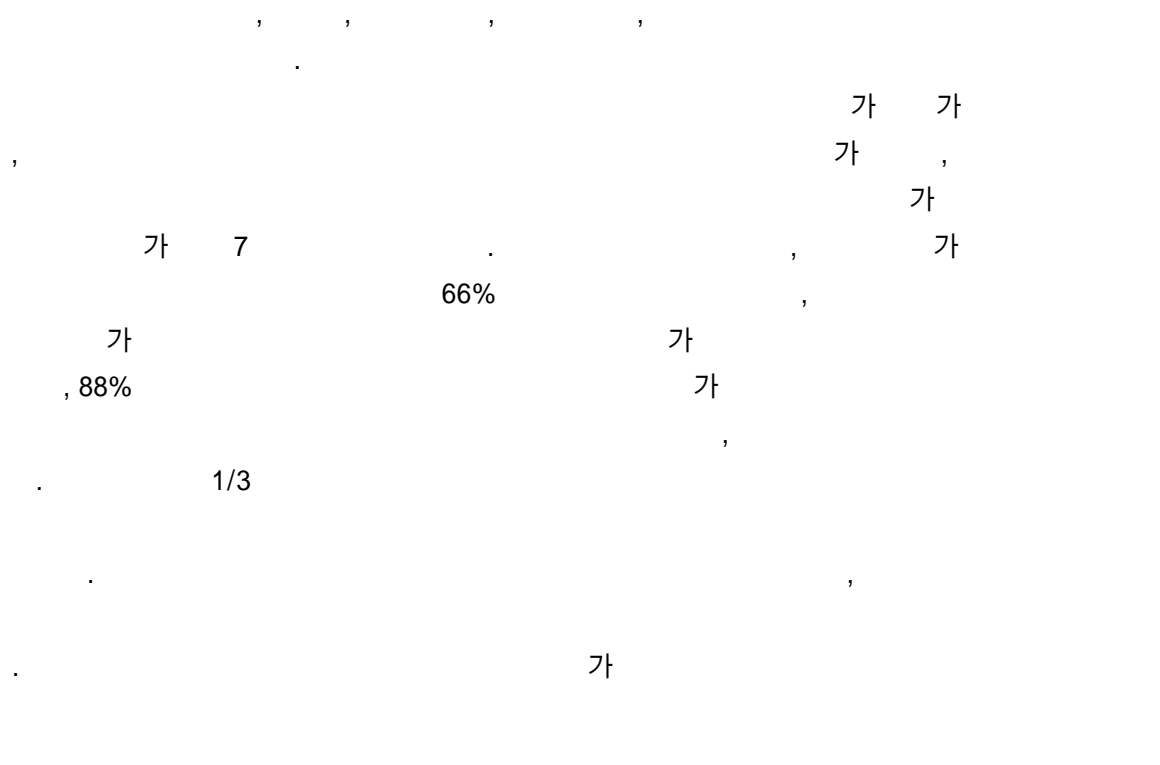
3.

가

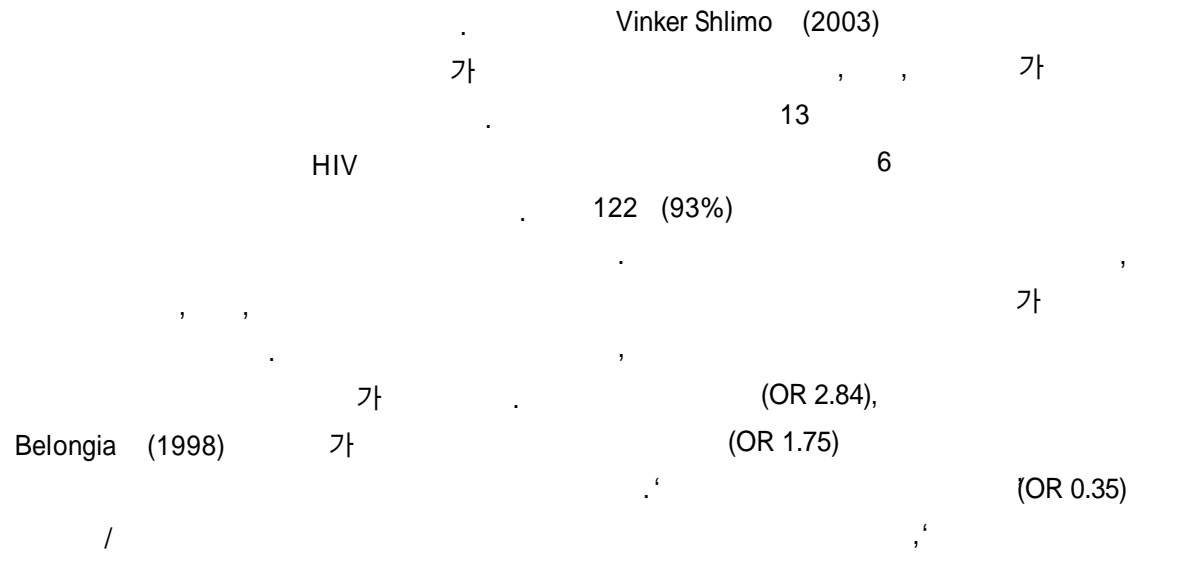
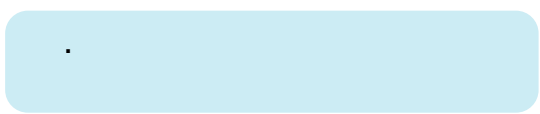
가

가

2) WHO. WHO Global Strategy for Containment of Antimicrobial Resistance. 2001.2.



4.



< 1>

	N (%)		(%)
	896 (67.72)	279 (67.55)	34.38
	427 (32.28)	134 (32.45)	31.38
20 - 29	219 (16.55)	82 (19.85)	37.44
30 - 39	304 (22.98)	107 (25.90)	35.20
40 - 49	442 (33.41)	100 (24.21)	22.62
50 - 59	205 (15.50)	56 (13.56)	27.32
60 - 64	153 (11.56)	68 (16.46)	44.44
	628 (47.47)	183 (44.31)	29.14
	570 (43.08)	182 (44.07)	31.93
	125 (9.45)	48 (11.62)	38.40
	1,323 (100.0)	413 (100.0)	31.22

(37), (359), (53), (1)

1.

31,197,302 20 69

2004 8

26 가

가 3) 1,773

,2

1 2004 8 27 1,000

,2 2004 9 17

800 가 1,158

e - mail

e - mailing

(37),

(359), (53), (1)

2.

3) 가2 , 가1 , 2

< 2>

		(%)			(%)
		276 (67.65)	/		23 (5.85)
		132 (32.35)			7(1.78)
		408 (100.0)			363 (92.37)
20		55 (13.48)			393 (100.0)
30		127 (31.13)	가		26 (6.53)
40		114 (27.94)	/		12 (3.02)
50		73 (17.89)			360 (90.45)
60		39 (9.56)			398 (100.0)
		408 (100.0)			192 (48.00)
		151 (37.01)			208 (52.00)
		26 (6.37)			400 (100.0)
		231 (56.62)	가	100	67 (17.68)
		408 (100.0)		100 ~ 149	62 (16.36)
		57 (14.39)		150 ~ 199	68 (17.94)
		303 (76.52)		200 ~ 249	63 (16.62)
		19 (4.80)		250 ~ 299	55 (14.51)
		19 (4.29)		300 ~ 349	26 (6.86)
		396 (100.0)		350 ~ 399	10 (2.64)
		213 (54.06)		400	28 (7.39)
		163 (41.37)			408 (100.0)
		18 (4.57)			
		394 (100.0)			

413 5

1,323 413
31.22%

17.89%, 60 9.56% 30 가
가 56.62% 가
가 37.01%, 가
6.37%
76.52%
14.39%, 4.80%, 4.29%
가 54.06%,

1.

< 2>

가 76.65%, 가 32.35% 가
2 , 20
가 13.48%, 30 31.13%, 40 27.94%, 50

5.85% , 1.78%
가 6.53%,
가 3.02% 가
100 249

< 3>

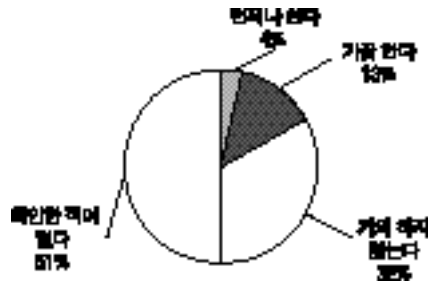
	N (%)	N (%)	N (%)	N (%)
	193 (47.30)	102 (25.00)	113 (27.70)	408 (100.0)
가 가	182 (44.83)	152 (37.44)	72 (17.73)	406 (100.0)
.	68 (16.75)	215 (52.96)	123 (30.30)	406 (100.0)

< 4>

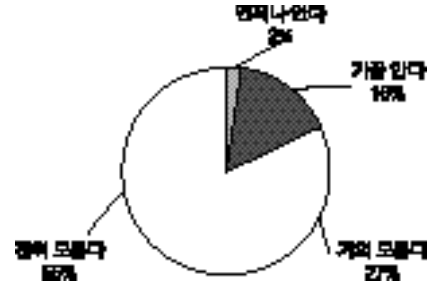
	N (%)	N (%)	N (%)	N (%)	N (%)
가 “ ? ’ ”	2 (0.49)	13 (3.20)	102 (25.12)	289 (71.18)	406 (100.0)
?	1 (0.25)	11 (2.70)	87 (21.38)	308 (75.68)	407 (100.0)
?	1 (0.25)	12 (2.95)	56 (13.76)	338 (83.05)	407 (100.0)
?	4 (0.99)	7 (1.72)	52 (12.81)	343 (84.48)	406 (100.0)
가 ?	3 (0.74)	7 (1.72)	73 (17.94)	324 (79.61)	407 (100.0)
?	7 (1.72)	27 (6.65)	97 (23.89)	275 (67.73)	406 (100.0)
?	5 (1.23)	20 (4.94)	94 (23.21)	286 (70.62)	405 (100.0)
’ ?	57 (14.07)	113 (27.90)	138 (34.07)	97 (23.95)	405 (100.0)

, 300 가 , ,
 17% .
 가 52% , . 75.88%
 2004 1 1 가 , 23.62% ,
 , 0.50% .
 50.98% , 1 2.08(S.D.
 1.71) , 가 2.
 4.52(S.D. 3.52)

< 1>



< 2>



6.17%

< 3>

41.97%

47.30%, 가 가

44.83%

16.75%

가

< 4>

17%

3.69%

83%

(1).

2.95% 가

18% , 82%

(

3.2%

2).

2.71%

3.

가

2.46%

(< 5>), “ ”

17.04%

.”

8.37%

”

72.10%

가

,”

< 5>

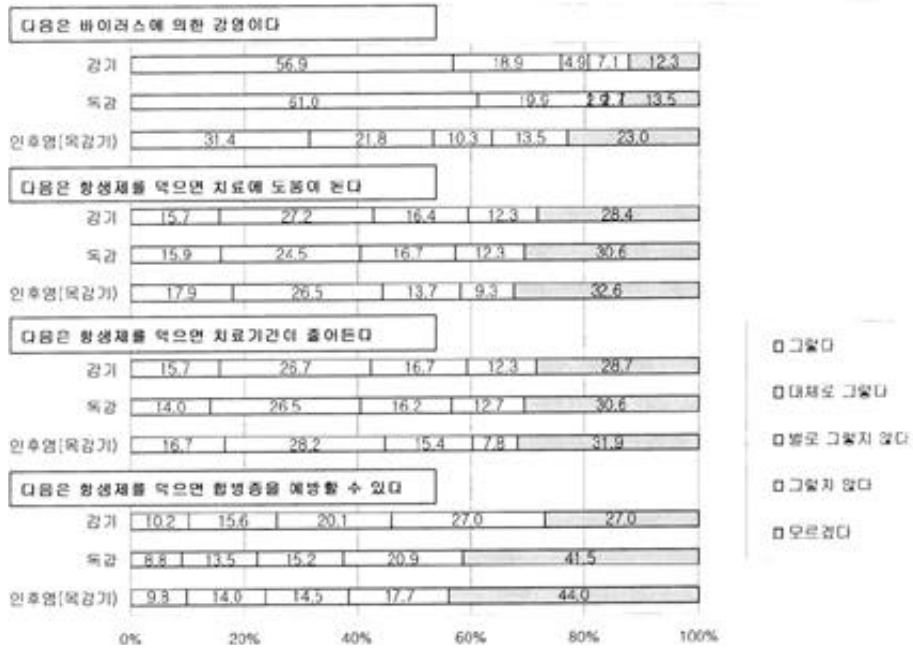
	N	%
	69	17.04
	292	72.10
	18	4.44
	26	6.42
	405	100.00

< 6>

	N	%
()	97	24.01
()	63	15.59
	106	26.24
	138	34.16
	404	100.00

” 6.42%, “ 28.9% , 44.4%가
 ” 4.44% ,
 (< 6> 23.0% .
), “ ” ,
 24.01% , ,
 “ ” 34.16% 가
 , “ ” 42.4%, 40.4%, 44.9%
 가 26.24%, “ ” .
 15.59% ,
 (< 21.1%, 22.4%,
 3>), “ 23.8% 가
 ” 75.7% , “ .
 ” 80.9%, “
 ” 53.2% 4.
 가
 , 42.9%가
 “ ”
 , 28.7% 408 131 32%가
 . /
 40.4% , TV

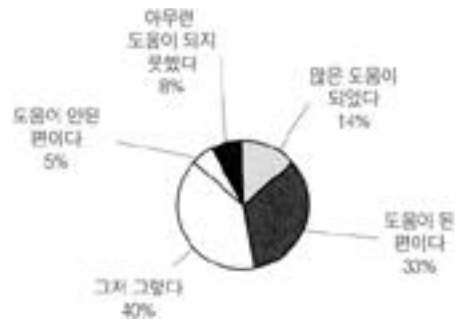
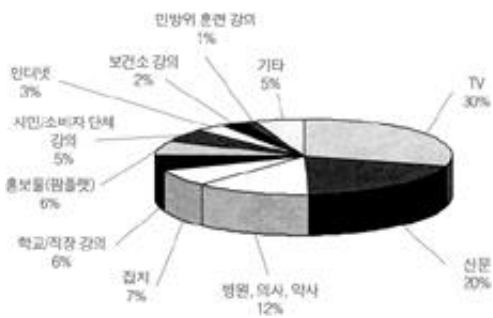
< 3>



< 4>

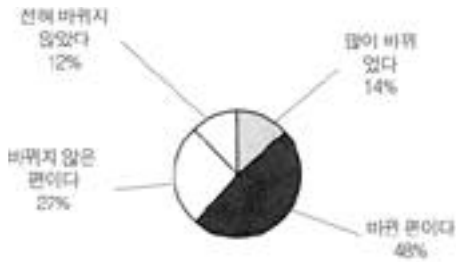
()

< 5>

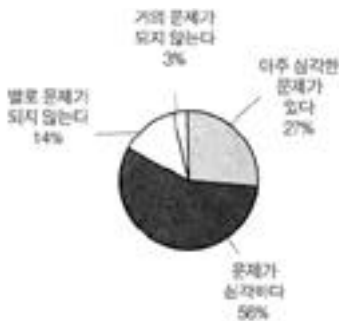


가 30% 가 , 47% , “ 20%, ” 13% (5). 12%, 7%, “ ” 61% , “ ” 6% (4). 39% (6). , “ ” 5.

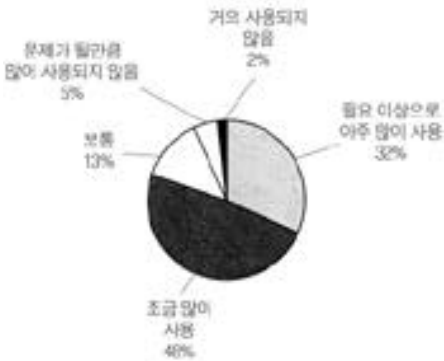
< 6>



< 7>



< 8>



” 37.10%,
 “ ” 19.90%,
 “ ” 14.50% .

, < 7> “
 ” 84% , “
 ” 가 27% .
 “ 가
 가 ” 17% .
 가
 “
 ” 32% , “
 ”가 48%, “ ” 13%, “
 ” 5%

(8).

6.

가
 33% ,
 67% .

,
 30% , 70%

, < 8> 가
 20.98%,
 21.74%, 가
 25.25% 가

“ 가
 ” 28.50%

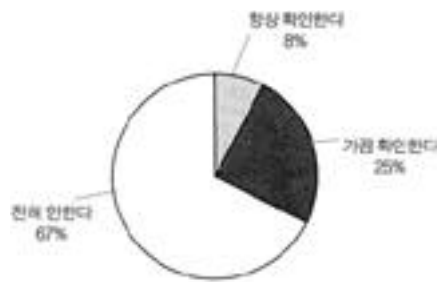
5.34% .

7.

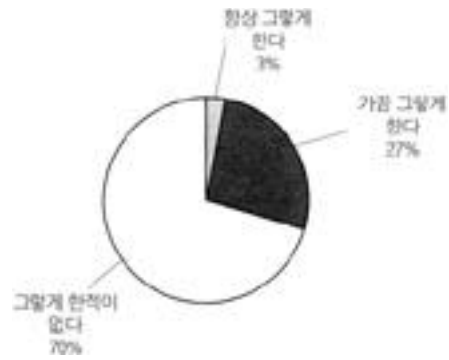
< 7>

	N	%
	151	37.10
가	116	28.50
	81	19.90
	59	14.50
	407	100.00

< 9>



< 10>



< 11>

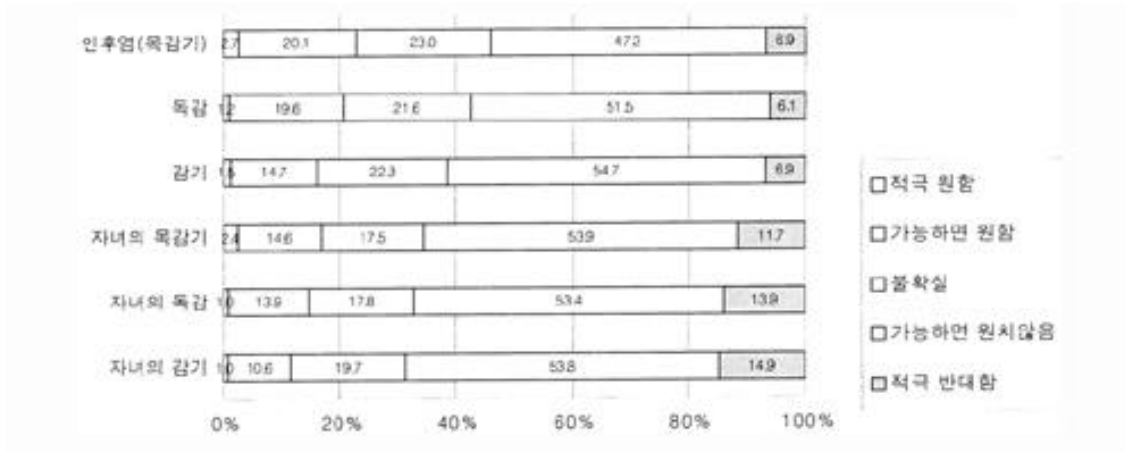
가 16.2%,
20.8%, 22.8%
가
가 11.6%,
14.9%, 17.0%



< 8>

	N (%)	N (%)	N (%)	N (%)	N (%)	N (%)
가	14 (6.76)	31 (14.98)	25 (12.08)	55 (26.57)	82 (39.61)	207 (100.00)
가 가	14 (6.80)	38 (18.45)	27 (13.11)	49(23.79)	78(37.86)	206 (100.00)
	1 (0.49)	10 (4.85)	5 (2.43)	150 (72.82)	40 (19.42)	206 (100.00)

< 11 >



45% 가 가 가 , 가 .

가 , 가 . 32% 가 TV 50%, 12%

3% 6% 가

가 , 17% 62%

가 2 33% 가 가 . 83%

가 83%

가 , 76% 가 80% 가

가 40% 가 , 가

가 28.5% 가 .

가



가

가

가

가

가

가

()

가 가

가 가

가)

가

가 가

(Cutler and Zeckhauser,

1999).

HMO(Health maintenance organization)

1)

가
가

가
가

HMO 가 cit) , 가

(Glied, 1999).²⁾

2000

가

OLS

가

가 가

³⁾

가

가

가

가

가

가 가

(Frank,

et al., 1986; Fitzgerald, et al., 1988; Palmer, et al., 1989; Ray, et al., 1990; Manton, et al., 1993; Hodgkin & McGuire, 1994; Ellis & McGuire, 1996; Louis, et al., 1999; Gilman, 2000; Shmueli, et al., 2002).

(, 2003).

가

가

가

(op.

2) HMO

가

POS(Point - of - service), PPO(Preferred provider organization)

3)

(2004b)



β_2 Y: ()
 β_3 Z: ()
 β_4 :

1 0



1.

(,), (),
 (), 가
 ()

(Frank, et al., 1986; Cutler, 1995; Ellis &
 McGuire, 1996; Gilman, 2000; Rosenthal, 2000;
 Shmueli, et al., 2000; Norton, et al., 2002).

가 (

, ,) .가

가

가 . 가

3

2000

2001

2002

OLS

$$\ln(\text{LOS}) = \beta_0 + \beta_1 \text{OWN} + \beta_2 W + \beta_3 X + \beta_4 Y + \beta_5 Z + \epsilon \quad (1)$$

LOS :

OWN : (= 0,

= 1)

W : (Vector)

X : 가

가 , 가
 가 가
 가 가
 가 가
 가 가

4)
 가 가 (fixed) 가 (random variables) 가
 가 가 (fixed effect model)
 가 가 (random effect model)

$$Y_{it} = \alpha_i + \sum_{k=1}^k \beta_k X_{kit} + u_{it} \quad (2)$$

$$u_{it} = \mu_i + \nu_{it} \quad u_{it} \sim iid(0, \sigma^2)$$

가 , 가 , 가
 t i
 , t
 (uit) 가 (μ)
 (t), (it)
 가

(Greene, 2003).

(μ) (t) 가

4)

가

가

가



가 , 가 가

5)

2.

2002 가 2000 가 가 ,
가 가 가
가 , 가 가

(time series data) (cross - section data)
data)가 (pooled data)
(unbalanced)

(balanced) 가 . ()
가 .

가 744

5%

122 ,
9,617 .

< 1>, < 2> .

가 5.45 , 32.87 .
가 42,307 ,
481

5) μ t .

가

< 1> ()

	9,617	1	55	5.45	2.82
	9,617	1	101	32.87	16.39
()	9,617	2,000	500,480	42,307.92	28,921.47
	9,617	0	1,033	481.45	220.25
	9,617	1	94	14.05	9.71
CT	9,617	0	4	1.37	0.61
MRI	9,617	0	3	0.98	0.50
	9,617	0	4	1.01	0.94
	9,617	0	2	0.55	0.66
가	9,617	0	2	0.32	0.49

< 2> () (: ,%)

()	9,182	95.5
()	435	4.5
()	6,788	70.6
()	2,829	29.4
()	6,526	67.9
()	3,091	32.1
()	4,559	47.4
()	981	10.2
()	4,077	42.4
()	1,949	20.3
()	6,284	65.3
()	1,384	14.4
(2000)	1,017	10.6
(2001)	833	8.7
(2002)	7,767	80.7

14 , 0.55 , 가
 , 가 CT 0.32
 1.37 , MRI 0.98 , 1.01

< 3> OLS

	1	2	3	4
	1.590*** (0.005)	1.566*** (0.078)	1.557*** (0.036)	1.443*** (0.085)
()	-0.171*** (0.023)	-0.107*** (0.020)	-0.098*** (0.026)	-0.090*** (0.026)
(=1)	-0.015 (0.011)			-0.014 (0.011)
ln()	0.059*** (0.008)			0.060*** (0.008)
(=1)		-0.006 (0.009)		-0.006 (0.009)
ln(())		-0.014** (0.006)		-0.014** (0.006)
()				
()		0.039*** (0.011)		0.037*** (0.011)
()		0.013* (0.008)		0.015* (0.008)
가				
()				
()		-0.027* (0.014)		-0.032** (0.014)
()		-0.014** (0.006)		-0.014** (0.006)
ln()			-0.009 (0.006)	-0.013 (0.013)
가				
(CT)			-0.007 (0.008)	-0.010 (0.008)
(MRI)			0.050*** (0.012)	0.046*** (0.012)
()			-0.006 (0.007)	-0.007 (0.007)
()			0.020** (0.009)	0.019** (0.009)
(가)			-0.056*** (0.011)	-0.057*** (0.011)
			0.001*** (0.000)	0.001*** (0.000)
(2000)				
(2001)		-0.046** (0.020)	-0.048** (0.020)	-0.051* (0.20)
(2002)		-0.011 (0.008)	-0.026*** (0.007)	-0.010 (0.008)
()				
()				
()		-0.677*** (0.034)	-0.637*** (0.033)	-0.679*** (0.034)
()		-0.161*** (0.015)	-0.216*** (0.013)	-0.172*** (0.015)
()		-0.221*** (0.022)	-0.217*** (0.021)	-0.224*** (0.022)
()		-0.331*** (0.024)	-0.409*** (0.022)	-0.336*** (0.024)
()		0.062*** (0.005)	0.061*** (0.005)	0.064*** (0.005)
()		0.360*** (0.017)	0.383*** (0.016)	0.354*** (0.017)
()		0.092*** (0.005)	-0.094*** (0.005)	0.092*** (0.005)
()		-0.155*** (0.005)	-0.155*** (0.005)	-0.155*** (0.005)
adjusted R2	0.005	0.291	0.289	0.295
F - value	53.614	208.357	217.788	149.452
N	9,617	9,617	9,617	9,617

1) ()

2) ***, **, * 1%, 5%, 10%

435
 4.5% , 가 . 가
 70.6% , 가 가
 32.1% .
 가 47.4%, 가 가 10.2%
 , 가 가 42.4% .
 가
 20.3%,
 65.3%, 가 .
 14.4% .
 2000 10.6%, 2001 가 ⁶⁾ ,
 8.7%, 2002 80.7% 4 가 *
 *
 *



가
 OLS
 < 3> < 1>, < 4> 가
 . OLS
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 OLS , , 가 가
 ,
 4 가
 9% *
 가 . 1%
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 , , , , , , ,
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6)

< 4>

	1	2	3	4
i	not listed	not listed	not listed	not listed
(=1)	- 0.171(0.004)***	- 0.098***(0.004)	- 0.120***(0.005)	- 0.088***(0.005)
(=1)		- 0.025***(0.002)		- 0.012***(0.002)
ln()		0.001***(0.000)		0.001***(0.000)
(=1)		0.006***(0.002)		- 0.003***(0.002)
ln(())		- 0.015***(0.001)		- 0.019***(0.001)
()				
()		0.034***(0.002)		0.037***(0.002)
()		0.013***(0.001)		0.015***(0.001)
가				
()				
()		- 0.024***(0.002)		- 0.032***(0.003)
()		- 0.018***(0.001)		- 0.015***(0.001)
ln()			- 0.009***(0.003)	- 0.014***(0.003)
가				
(CT)			- 0.011***(0.001)	- 0.007***(0.001)
(MRI)			0.047***(0.002)	0.020***(0.002)
()			0.063***(0.001)	0.063***(0.001)
()			0.021***(0.001)	0.020***(0.002)
(가)			- 0.050***(0.002)	- 0.057***(0.002)
			0.001***(0.000)	0.024***(0.002)
(2000)				
(2001)		0.009***(0.001)	- 0.003***(0.002)	- 0.010***(0.002)
(2002)		- 0.005(0.003)	- 0.029***(0.002)	- 0.036***(0.003)
()				
()		- 0.634***(0.006)	- 0.691***(0.003)	- 0.684***(0.006)
()		- 0.203***(0.003)	- 0.172***(0.003)	- 0.171***(0.003)
()		- 0.212***(0.004)	- 0.227***(0.004)	- 0.226***(0.004)
()		- 0.396***(0.004)	- 0.341***(0.004)	- 0.335***(0.005)
()		0.067***(0.001)	0.064***(0.001)	0.065***(0.001)
()		0.374***(0.003)	0.360***(0.003)	0.353***(0.003)
()		0.096***(0.001)	0.096***(0.001)	0.094***(0.001)
()		- 0.153***(0.001)	- 0.152***(0.001)	- 0.155***(0.001)
adjusted R2	0.006	0.288	0.294	0.297
F - value	53.619	2,338.347	2,442.618	2,099.778
Durbin - Wastson stat	1.866	1.929	1.932	1.933
N	9,617	9,617	9,617	9,617

1) ()

2) ***, **, * 1%, 5%, 10%

가

1 - 10 . 5
 64 1 - 10 11
 가 65 가
 5
 ()
 10,000 가 가
 , 가 100,000 가
 . 2000 2002
 . 가
 < 4 >
 . OLS
 0.088 , ,
 , OLS 가 8.8% ,
 , OLS 가 0.090 , 가 9%
 , OLS 가 가 가 가
 . OLS 가 가
 . OLS 가 가
 . (< 2 >).



가

가
가 가

가

가

- Outcomes of Care in Italy ", Health Service Research, Vol. 34, 1999, pp. 405 - 415.
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< 1> OLS 2

	1	2	3
	1.584*** (0.034)	1.604*** (0.029)	1.538*** (0.042)
(=1)	- 0.098*** (0.020)	- 0.148*** (0.028)	- 0.139*** (0.028)
(=1)	- 0.021** (0.011)		- 0.020* (0.011)
(1 - 10)			
(11 - 20)	0.055*** (0.010)		0.056*** (0.010)
(21 - 50)	0.108*** (0.017)		0.110*** (0.017)
(51 - 64)	0.136*** (0.024)		0.136*** (0.024)
(65)	- 0.054*** (0.026)		- 0.050** (0.026)
(=1)	0.011 (0.009)		0.011 (0.009)
()			
(10,000)			
(10,001 - 30,000)	- 0.015 (0.023)		- 0.016 (0.023)
(30,001 - 50,000)	- 0.028 (0.023)		- 0.030 (0.023)
(50,001 - 100,000)	- 0.025 (0.023)		- 0.025 (0.023)
(100,001) - 0.068** (0.030)		- 0.065** (0.030)	
()			
()	0.034*** (0.011)		0.030*** (0.011)
()	0.013* (0.008)		0.016** (0.008)
가			
()			
()	- 0.020 (0.014)		- 0.025* (0.014)
()	- 0.014** (0.007)		- 0.015** (0.007)
(101 - 200)		0.036** (0.016)	0.035** (0.016)
(200 - 500)		0.021 (0.019)	0.022 (0.019)
(500)	0.067*** (0.022)	0.070*** (0.022)	
가			
(CT)		- 0.004 (0.008)	- 0.004 (0.008)
(MRI)		0.047*** (0.013)	0.046*** (0.013)
()		- 0.004 (0.007)	- 0.001 (0.007)
()		0.043*** (0.010)	- 0.001 (0.010)
(가)		- 0.046*** (0.013)	- 0.042*** (0.011)
(1 - 2)			
(3 - 10)		- 0.018 (0.021)	- 0.022 (0.021)
(11 - 18)		- 0.035 (0.025)	- 0.043* (0.025)
(19 - 25)		0.005 (0.021)	- 0.001 (0.021)
(26)		0.001 (0.030)	- 0.006 (0.030)
(2000)			
(2001)	- 0.035* (0.020)	- 0.049** (0.020)	- 0.042** (0.020)
(2002)	- 0.035*** (0.008)	- 0.025*** (0.007)	- 0.033*** (0.008)
()			
()	- 0.543*** (0.168)	- 0.638*** (0.033)	- 0.544*** (0.035)
()	- 0.168*** (0.015)	- 0.215*** (0.013)	- 0.176*** (0.015)
()	- 0.223*** (0.022)	- 0.220*** (0.021)	- 0.226*** (0.022)
()	- 0.324*** (0.024)	- 0.410*** (0.022)	- 0.329*** (0.024)
()	0.061*** (0.005)	0.385*** (0.016)	0.062*** (0.005)
()	0.372*** (0.017)	0.093*** (0.005)	0.371*** (0.017)
()	0.087*** (0.000)	- 0.155*** (0.005)	0.087*** (0.005)
()	- 0.160*** (0.000)		- 0.160*** (0.005)
adjusted R2	0.295	0.290	0.300
F - value	162.224	171.679	112.444
N	9,617	9,617	9,617

1) ()

2) ***, **, * 1%, 5%, 10%

< 2> OLS

	OLS	fixed effect model
	1.443*** (0.085)	not listed
(=1)	- 0.090*** (0.026)	- 0.088*** (0.005)
(=1)	- 0.014 (0.011)	- 0.012*** (0.002)
ln()	0.060*** (0.008)	0.001*** (0.000)
(=1)	- 0.006 (0.009)	- 0.003** (0.002)
ln(())	- 0.014** (0.006)	- 0.019*** (0.001)
()		
()	0.037*** (0.011)	0.037*** (0.002)
()	0.015* (0.008)	0.015*** (0.001)
가		
()		
()	- 0.032** (0.014)	- 0.032*** (0.003)
()	- 0.014** (0.006)	- 0.015*** (0.001)
ln()	- 0.013 (0.013)	- 0.014*** (0.003)
가		
(CT)	- 0.010 (0.008)	- 0.007*** (0.001)
(MRI)	0.046*** (0.012)	0.020*** (0.002)
()	- 0.007 (0.007)	0.063*** (0.001)
()	0.019** (0.009)	0.020*** (0.002)
(가)	- 0.057*** (0.011)	- 0.057*** (0.002)
	0.001*** (0.000)	0.024*** (0.002)
(2000)		
(2001)	- 0.051* (0.020)	- 0.010*** (0.002)
(2002)	- 0.010 (0.008)	- 0.036*** (0.003)
()		
()		
()	- 0.679*** (0.034)	- 0.684*** (0.006)
()	- 0.172*** (0.015)	- 0.171*** (0.003)
()	- 0.224*** (0.022)	- 0.226*** (0.004)
()	- 0.336*** (0.024)	- 0.335*** (0.005)
()	0.064*** (0.005)	0.065*** (0.001)
()	0.354*** (0.017)	0.353*** (0.003)
()	0.092*** (0.005)	0.094*** (0.001)
()	- 0.155*** (0.005)	- 0.155*** (0.001)
adjusted R2	0.295	0.297
F - value	149.452	2,099.778
Durbin - Wastson stat		1.933
N	9,617	9,617

1) ()

2) ***, **, * 1%, 5%, 10%



가

가

가

가

가

(,)

II.

1. 가

1) 가

(Sick Payment) 가 가

¹⁾ 가 (, 2003) 2001

가 5,710 가

45 ²⁾ 가

6 가

60 가

6 (, 1998).

45 () 가

(가)

2004 6

25 () 45 10.3%³⁾

3

⁴⁾

가

1)

2) 가

100% " (2003) 가 60 가 " ,

가

3) 가 : 967,359 , 가 : 225,354 . 2004 6
 (, 가) : 12,833 . ILO 10%
 11,549 . [(967 + 225

) / 11549 × 100 = 10.3% .

4) 81 () , 82 () , 41 () .



2) ILO (102) 가 50%

5) 가 10.3% 가 ILO 50% , ILO (130)' 100% 가 가 130 ,가

< -1> ILO

	ILO					
	(102) ¹		(130) ¹		(134) ¹	
	50%	20%	100%	75%	100%	100%
	26 가		52 가			
			가			

1. (102) 1952 , (130) 1969 , (134) 1969
2. ,가 , 10%

: ILO, International Labour Conventions and Recommendations 1919 - 1991, Vol. and Vol. , ILO: Geneva, 1992.

5) ' , 2000 5,698 (152) 12%

< -2>

	1	78 (36)	()
	6,000Kronor		()
	1	12 (36)	()
	(IB): /		()
	/	52	()
	:		()
	가 가	3 18	()
	가	3 , 12 (, 1 6)	()

: 1) (assimilated)

: European Commission(MISSOC), Social protection in the EU Member States and the European Economic Area, 2001

SSA, Social Security Programs Throughout the World: Europe, Asia 2002, 2002, Geneva: International Social Security Association.

10% 6
100% 3 200
(, 1997:234). 6 12 800
12
가 36
6)
,
78 2001 4 6 , 3
36 25
2 50
20
가 6.41 25

6) NHS , NHS 가 가



25

72

가

4

65

가

가

52

28

29

가 가

3

18

가

가

3

12

6

1

3)

5

(2004 - 2008)

(, 2004:6)

가

가

가

17

(

2004).

가

가

7)

7)

가

< -3>

45 () - - - - -	45 () - - - - - ?
< >	< > 46 ()가 가 가 4 60%
	< > 47 () 46 6

(2000)

(2004) 가 가 , < -3>

가 가 ILO

50% 가 가

가 가 가

ILO

26 (2000) 2.

3

⁸⁾ 6 1)

, 6 가

8) 3 가 28.1%, 11.1%
21.4%, 가
3 8.9% (, 2000: 34).

가
 16.4% 13%, 3)
 , 8.23% 가 가
 2 가 가
 가
 7%, 7%, (2000)
 7% 14%(325) 가
 50 - 60% , 가
 (3)
 가 가
 6.8%, 가 12.8%, , (3
) 4
 , 가 가 60%
 가 가 3 가
 2 7
 11)
 4.25% .
 60%
 가 가

< -4>

		가	
-		(' , ' 가)	-
-		()	-
-		(2 , 8.23%)	-
-		(4.25%,)	-
- ,		(7%, 7, 14%,)	-
-		(6.8%, 12.8%,)	-
-		(4.55%,)	-

: European Commission(MISSOC), Social protection in the EU Member States and the European Economic Area, 2001
 SSA, Social Security Programs Throughout the World: Europe, Asia 2002, 2002, Geneva: International Social Security Association.

11) 2000 . 1997 1999 3 .

< -5>

()

	가 (I)	가 (II)
	- (A): 2,783,968	- (A): 2,615,099
	- (B): 1.82	- (B): 1.55
	- (C): 9.06	- (C): 10.02
	- 1 (D)= 90,520	- 1 (D)= 88,101 ¹
	• : 2,263	• : 43,390
	• 90,520	• (43,390 × 3.94% = 1,101,269), , 2 = 2,202
	- 3 (a)	- 3 (a)
	- 60%(b)	- 60%(b)
	I= (A ÷ B) × (C - a) × D × b(60%) = 503,455,710,053	II= (A ÷ B) × (C - a) × D × b(60%) = 626,073,954,477
	I+II = 1,129,529,664,530	

: 1) 가

2)

3)

2003

< -5>

1 1

17

6.47%

1 1

가

가

9.6%

9.6%

< -6>

가 5.5%,

가

10%

1 2,100

< -6>

2003	137,408	91,683	45,725
	12,295	5,034	6,260
가	9.6%	5.5%	13.7%

80%, 70%
 2003).
 가
 가
 가
 2)
 ILO
 3. 45%
) 67%
 1) 70%(90%)
 , 가 10 가
 20
 가 가 . 6
 60~100% 1 50%
 , (2003) 1 39.2
 100% 가 . 가 3 31
 52.27 . 6
 , " 90 가 ? 7 1 51.49%

< -7> ILO

(102) (1952)	(130) (1969)	(134) (1969)
45%	60%	66.7%

: ILO, International Labour Conventions and Recommendations 1919 - 1991, Vol. and Vol. , ILO: Geneva, 1992.

< -8>

가	
	70%(90%)
	•6 :1 50%(1 39.20), 3 31 52.27 .
	•6 :7 1 51.49%(1 40.32), 가3 53.76 .
	60%
	50%, 가 가 .
	80%/ 1 623kronors

: SSA, Social Security Programs Throughout the World: Europe, 2002, 2002, Geneva: International Social Security Association.,

1 40.32 . .
 가 3 53.76
 . 3)
 80%(7.5) (2000)
 15 ¹²⁾ , 3
 180 ,
 () 2 가 40%,
 80% . 1 623Kronor , 가 60%
 . ,
 60% 3
 50% .

< -9>

가	
	가 , 가
	1 30,000
	가 40%, 가 60%
	(, , , , ,)
	1 30,000

: , " , " 2000.

12) 80% 2 14 .

< -10>

	<ul style="list-style-type: none"> 가
	<ul style="list-style-type: none"> 가
	<ul style="list-style-type: none">
	<ul style="list-style-type: none"> 가
	<ul style="list-style-type: none"> 가
	<ul style="list-style-type: none"> 가 : 60%
	<ul style="list-style-type: none"> 가
	<ul style="list-style-type: none"> 가 (가 , 가 ,)
	<ul style="list-style-type: none"> : 1,295
	<ul style="list-style-type: none"> : 13.7%, 5.5%(9.6%)

가 , 가 ILO 45% , ILO 45% , 가 , 가 , 2003 (2004) “ 100 1~15 (38.4%), 16~25 70% (36.3%), 26~40 (22.6%), 41~100 6 ” (2.7%) 4 가 가 , ILO 가 가

13) 2003



가
1.7 2

가

III.

가
가

< - 10 >



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』
, 1998.
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: 1990~2001』, 2003.
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』, 2000.
07 . (p.20 - 47).
, 『OECD 가
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, 『2002
』
2003.
, 『ILO
』, 『
』 31 , 1997. p.2 - 28.
, 『ILO
』 2002.
, “ 10 ”,
2004

, 「 , :
 1999 , , 「
 『2002 8 , (p.1 - 7).
 , 「 5
 , 2004.1
 , 2004, 「 5
 :2004 - 2008, ,

, 「 『
 『 가 『 2003.
 “ ”;
 2004.6.

European Commission, Your Social Security
 Rights when Moving within the European
 Union, European Communities: Belgium,
 2003.

European Commission. Mutual information
 system on social protection, 2001

ILO, International Labour Conventions and
 Recommendations 1919 - 1991, Vol.
 and Vol. , ILO:Geneva, 1992.

SSA. Social Security Programs Throughout the
 world: Asia and Pacific, 2002, 2003

SSA. Social Security Programs Throughout the
 world: Europe, 2002, 2003

SSA. Social Security Programs Throughout the
 world: The Americas, 2003, 2003

1. (2004 11)

		가			가		
	47,358,671	25,870,963	9,262,744	16,608,219	21,134,641	7,801,883	13,332,758
	10,053,800	5,363,994	2,116,064	3,247,930	4,542,459	1,837,820	2,704,639
	3,566,671	1,930,494	687,159	1,243,335	1,612,550	586,410	1,026,140
	2,454,186	1,314,670	447,789	866,881	1,048,598	368,619	679,979
	2,538,298	1,359,452	512,521	846,931	1,180,091	451,918	728,173
	1,347,128	772,793	252,284	520,509	587,557	201,961	385,596
	1,404,131	795,557	277,366	518,191	599,655	216,240	383,415
	1,065,905	699,275	244,641	454,634	638,353	222,299	416,054
	10,305,967	5,728,019	2,159,126	3,568,893	4,888,990	1,878,606	3,010,384
	1,467,014	761,659	253,106	508,553	503,558	174,128	329,430
	1,441,429	804,465	273,425	531,040	622,496	220,801	401,695
	1,875,412	997,296	335,432	661,864	778,419	273,951	504,468
	1,799,567	954,050	291,204	662,846	692,243	221,563	470,680
	1,860,079	913,433	269,343	644,090	675,541	205,601	469,940
	2,588,004	1,465,949	468,055	997,894	1,158,457	383,872	774,585
	3,055,628	1,747,800	591,673	1,156,127	1,417,128	494,779	922,349
	535,452	262,057	83,556	178,501	188,546	63,315	125,231

- 1. 가
- 2. .

(:)

가		가		가		가		
4,736,322	1,460,861	3,275,461	21,487,708	8,627,170	2,328,985	943,944	19,158,723	7,683,226
821,535	278,244	543,291	4,689,806	1,949,879	-	-	4,689,806	1,949,879
317,944	100,749	217,195	1,636,177	637,248	-	-	1,636,177	637,248
266,072	79,170	186,902	1,139,516	431,135	69,704	25,497	1,069,812	405,638
179,361	60,603	118,758	1,178,846	470,659	-	-	1,178,846	470,659
185,236	50,323	134,913	574,335	221,504	-	-	574,335	221,504
195,902	61,126	134,776	608,574	237,327	-	-	608,574	237,327
60,922	22,342	38,580	366,630	147,907	-	-	366,630	147,907
839,029	280,520	558,509	4,577,948	1,840,080	152,541	61,772	4,425,407	1,778,308
258,101	78,978	179,123	705,355	289,840	226,809	91,455	478,546	198,385
181,969	52,624	129,345	636,964	255,024	234,342	94,865	402,622	160,159
218,877	61,481	157,396	878,116	355,427	343,536	136,326	534,580	219,101
261,807	69,641	192,166	845,517	332,518	206,093	82,571	639,424	249,947
237,892	63,742	174,150	946,646	380,761	479,141	199,254	467,505	181,507
307,492	84,183	223,309	1,122,055	451,707	272,397	112,184	849,658	339,523
330,672	96,894	233,778	1,307,828	515,390	251,137	103,012	1,056,691	412,378
73,511	20,241	53,270	273,395	110,764	93,285	37,008	180,110	73,756

2. (2004 11)

		()	()	()	()	
		599,281,602	642,838,691	3,450,131,129	20,552,041,575	14,726,944,436
		5,229,020	48,775,307	75,905,635	5,471,081,957	4,343,686,728
		594,052,582	594,063,384	3,374,225,494	15,080,959,618	10,383,257,708
		351,177,084	641,670,332	854,013,666	14,904,326,554	10,635,372,740
		5,229,020	48,775,307	75,905,635	5,471,081,957	4,343,686,728
		345,948,064	592,895,025	778,108,031	9,433,244,597	6,291,686,012
		38,029,923	77,628,722	156,261,310	5,906,436,640	4,139,454,476
		2,897,819	26,667,442	46,970,349	3,871,403,904	3,063,429,956
		35,132,104	50,961,280	109,290,964	2,035,032,735	1,076,024,520
		14,701,223	29,552,917	66,077,896	3,012,468,196	2,095,554,549
		1,223,863	10,766,352	21,168,077	2,008,764,940	1,587,609,041
		13,477,360	18,786,565	44,909,819	1,003,703,256	507,945,508
		23,328,700	48,075,805	90,183,414	2,893,968,444	2,043,899,927
		1,673,956	15,901,090	25,802,272	1,862,638,964	1,475,820,915
		21,654,744	32,174,715	64,381,142	1,031,329,479	568,079,012
		16,588,105	39,878,166	59,089,774	1,474,394,398	1,080,549,725
		1,188,938	14,148,909	18,880,973	950,025,413	758,092,725
		15,399,167	25,729,257	40,208,801	524,368,985	322,457,000
		226,855,692	399,325,284	453,360,073	5,600,213,538	4,006,712,954
		1,074,004	6,879,042	8,942,623	611,684,138	491,772,832
		225,781,688	392,446,242	444,417,450	4,988,529,400	3,514,940,122
		742,257	1,299,626	1,312,567	33,751,721	20,416,879
		1,573	5,569	10,482	755,947	602,564
		740,684	1,294,057	1,302,085	32,995,774	19,814,316
		28,998,500	45,004,751	45,023,992	870,493,235	610,091,050
		-	-	-	-	-
		28,998,500	45,004,751	45,023,992	870,493,235	610,091,050
		1,051,477	3,939,161	4,446,506	73,406,520	51,182,091
		61,010	1,030,829	1,039,259	35,175,407	28,162,725
		990,467	2,908,332	3,407,252	38,231,113	23,019,366
		27,846,184	58,844,203	64,182,573	825,557,408	631,175,145
		434	7,407	7,517	159,064	127,253
		27,845,750	58,836,796	64,175,056	825,398,344	631,047,891
		11,063,523	15,748,113	70,333,840	119,855,330	95,616,597
		3,819	33,803	51,406	1,660,320	1,324,850
		11,059,704	15,714,310	70,282,434	118,195,011	94,291,746
		1,423	2,306	3,031	217,763	173,823
		1,423	2,306	3,031	217,763	173,823
		-	-	-	-	-
		248,104,518	355,452,022	2,596,117,463	5,647,715,022	4,091,571,696
		247,225,678	354,283,663	2,592,949,545	5,642,412,928	4,088,551,817
		878,840	1,168,359	3,167,918	5,302,093	3,019,879

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34,294	24,574	1.07	5.76	31,971	22,909	5,957	4,269
1,046,292	830,688	9.33	14.52	112,169	89,055	72,077	57,225
25,387	17,479	1.00	5.68	25,386	17,478	4,469	3,077
42,441	30,285	1.83	2.43	23,227	16,575	17,452	12,453
1,046,292	830,688	9.33	14.52	112,169	89,055	72,077	57,225
27,268	18,187	1.71	2.25	15,910	10,612	12,123	8,086
155,310	108,847	2.04	4.11	76,086	53,324	37,798	26,491
1,335,972	1,057,150	9.20	16.21	145,173	114,875	82,422	65,221
57,925	30,628	1.45	3.11	39,933	21,115	18,620	9,846
204,913	142,543	2.01	4.49	101,935	70,909	45,590	31,713
1,641,332	1,297,211	8.80	17.30	186,578	147,460	94,896	75,000
74,473	37,689	1.39	3.33	53,427	27,038	22,349	11,310
124,052	87,613	2.06	3.87	60,196	42,514	32,090	22,664
1,112,717	881,637	9.50	15.41	117,139	92,813	72,189	57,197
47,626	26,233	1.49	2.97	32,054	17,656	16,019	8,824
88,883	65,140	2.40	3.56	36,972	27,096	24,952	18,287
799,054	637,622	11.90	15.88	67,145	53,580	50,317	40,151
34,052	20,940	1.67	2.61	20,380	12,533	13,041	8,020
24,686	17,662	1.76	2.00	14,024	10,034	12,353	8,838
569,536	457,887	6.41	8.33	88,920	71,489	68,401	54,992
22,094	15,568	1.74	1.97	12,711	8,956	11,225	7,909
45,472	27,506	1.75	1.77	25,970	15,710	25,714	15,555
480,577	383,067	3.54	6.66	135,742	108,200	72,119	57,486
44,548	26,751	1.75	1.76	25,498	15,312	25,341	15,217
30,019	21,039	1.55	1.55	19,342	13,556	19,334	13,550
-	-	-	-	-	-	-	-
30,019	21,039	1.55	1.55	19,342	13,556	19,334	13,550
69,813	48,676	3.75	4.23	18,635	12,993	16,509	11,511
576,552	461,608	16.90	17.03	34,123	27,320	33,847	27,099
38,599	23,241	2.94	3.44	13,145	7,915	11,221	6,756
29,647	22,666	2.11	2.30	14,030	10,726	12,863	9,834
366,508	293,210	17.07	17.32	21,475	17,180	21,161	16,929
29,642	22,662	2.11	2.30	14,029	10,725	12,862	9,833
10,833	8,643	1.42	6.36	7,611	6,072	1,704	1,359
434,752	346,910	8.85	13.46	49,118	39,193	32,298	25,772
10,687	8,526	1.42	6.35	7,521	6,000	1,682	1,342
153,031	122,153	1.62	2.13	94,433	75,379	71,845	57,349
153,031	122,153	1.62	2.13	94,433	75,379	71,845	57,349
-	-	-	-	-	-	-	-
22,763	16,491	1.43	10.46	15,889	11,511	2,175	1,576
22,823	16,538	1.43	10.49	15,926	11,540	2,176	1,577
6,033	3,436	1.33	3.60	4,538	2,585	1,674	953

3. (2004 11) (:)

	70,283	284	952	24,296	108	12,043	156	9,148	63	3,414	19,819
	17,991	62	126	6,118	41	3,765	34	2,548	5	25	5,267
	5,384	26	79	2,023	6	943	9	788	21	30	1,459
	3,857	12	66	1,328	9	662	12	615	3	25	1,125
	3,184	13	33	1,208	3	552	10	381	-	56	928
	2,085	13	42	770	4	400	6	221	4	15	610
	2,329	8	33	910	4	368	4	344	2	20	636
	1,311	4	29	473	2	245	4	187	-	28	339
	13,230	44	178	4,725	23	2,435	20	1,625	8	327	3,846
	2,040	16	33	644	1	274	4	236	4	243	585
	2,117	10	25	730	1	237	3	251	3	268	589
	2,716	10	40	888	4	325	6	312	-	409	722
	2,989	9	52	980	1	396	8	347	-	399	797
	2,746	18	54	831	1	307	9	222	5	560	739
	3,568	15	63	1,075	5	440	19	452	-	552	947
	3,970	18	96	1,319	3	574	7	530	7	395	1,020
	766	6	3	274	-	120	1	89	1	62	210

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일행식, 일검독

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