



# THE EXPERIENCE AND LEGAL FOUNDATIONS OF COMPULSORY MEDICAL INSURANCE IN THE RUSSIAN FEDERATION

**Guzal Umrkulova**

*First-year student, “Medical Insurance” programme,  
School of Public Health, Tashkent Medical University*

**Abstract.** *This thesis examines the experience and legal foundations of compulsory medical insurance (obyazatelnoye meditsinskoye strakhovaniye, OMS) in the Russian Federation. Medical insurance is one of the most important financial mechanisms for the stable provision of health-care services to the population, and in the Russian Federation the OMS system is one of the principal sources of financing health care. On the basis of Federal Law No. 326-FZ of November 29, 2010, “On Compulsory Medical Insurance in the Russian Federation,” the thesis sets out the subject matter and legal basis of the system, its principal concepts, and the basic principles by which it is implemented.*

**Keywords:** *compulsory medical insurance, OMS, Russian Federation, health-care financing, legal foundations, Federal Law No. 326-FZ, insured person, insurance premium, basic program, territorial program.*

## INTRODUCTION

Medical insurance is one of the most important financial mechanisms for ensuring the population’s stable access to health-care services. In the Russian Federation, the compulsory medical insurance system (Обязательное медицинское страхование – OMS) is considered one of the principal sources of financing health care. This thesis analyzes the Russian experience, its legal foundations, financing mechanisms, advantages, and problems. The legal basis of the system is set out below on the basis of Federal Law No. 326-FZ of November 29, 2010, “On Compulsory Medical Insurance in the Russian Federation” (*Federal Law No. 326-FZ, 2010*).

## MAIN PART

Federal Law No. 326-FZ of November 29, 2010, “On Compulsory Medical Insurance in the Russian Federation” (as amended and supplemented on December 22,



2025), was adopted by the State Duma of the Russian Federation on November 19, 2010, and approved by the Federation Council of the Russian Federation on November 24, 2010. Chapter I of the Law (“General Provisions”) defines the subject matter of its regulation, the legal foundations of compulsory medical insurance, the basic concepts used, and the principles of implementing the system.

### **Article 1. Subject matter of the regulation of the Federal Law**

This Federal Law regulates the relations that arise in connection with the implementation of compulsory medical insurance. It also defines the legal status of the subjects and participants of compulsory medical insurance, the grounds for the emergence of their rights and obligations, the guarantees ensuring the realization of those rights and obligations, and the relations and questions of liability connected with the payment of insurance premiums for the compulsory medical insurance of the non-working population.

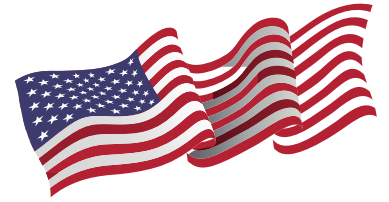
### **Article 2. Legal foundations of compulsory medical insurance**

1. The legislation on compulsory medical insurance is based on the Constitution of the Russian Federation, Federal Law No. 323-FZ of November 21, 2011, “On the Fundamentals of Protecting the Health of Citizens in the Russian Federation,” Federal Law No. 165-FZ of July 16, 1999, “On the Fundamentals of Compulsory Social Insurance,” this Federal Law, other federal laws, and the laws of the constituent entities of the Russian Federation. Relations connected with compulsory medical insurance are also regulated by other normative-legal acts of the Russian Federation and by the normative-legal acts of the constituent entities of the Russian Federation.

2. If an international treaty of the Russian Federation establishes rules other than those provided for by this Federal Law, the rules of the international treaty shall apply.

2.1. Decisions of interstate bodies, adopted on the basis of the provisions of the international treaties of the Russian Federation but interpreting those provisions in a manner contrary to the Constitution of the Russian Federation, shall not be executed in the Russian Federation. Such a contradiction is established in the manner determined by federal constitutional law.

3. With a view to ensuring the uniform application of this Federal Law, where necessary, appropriate clarifications may be given in the manner established by the Government of the Russian Federation.



### **Article 3. Basic concepts used in the Federal Law**

For the purposes of this Federal Law, the following basic concepts are used:

1) Compulsory medical insurance is a system of legal, economic, and organizational measures created by the state, constituting a type of compulsory social insurance, and directed at ensuring, upon the occurrence of an insured event, guarantees of free medical assistance to the insured person within the framework of the territorial compulsory medical insurance program and, in the cases provided for by this Federal Law, within the framework of the basic compulsory medical insurance program;

2) the object of compulsory medical insurance is the insurance risk connected with the occurrence of an insured event;

3) insurance risk is the anticipated event upon the occurrence of which the need may arise to finance the costs of the medical assistance rendered to the insured person;

4) an insured event is an event — connected with the illness, injury, other state of health of the insured person, or with preventive measures — upon the occurrence of which insurance coverage under compulsory medical insurance is provided;

5) insurance coverage under compulsory medical insurance (hereinafter — insurance coverage) is the fulfilment of the obligations to render the necessary medical assistance to the insured person upon the occurrence of an insured event and to pay the medical organization for that assistance;

6) insurance premiums for compulsory medical insurance are the obligatory payments, made by insurers, that have a non-personalized character and are directed at ensuring the right of insured persons to receive insurance coverage;

7) an insured person is a natural person to whom compulsory medical insurance is applied in accordance with this Federal Law;

8) the basic compulsory medical insurance program is a constituent part of the program of state guarantees of free medical assistance to citizens, which defines the rights of insured persons to receive free medical assistance throughout the territory of the Russian Federation at the expense of compulsory medical insurance funds and establishes uniform requirements for the territorial programs of compulsory medical insurance;

9) the territorial compulsory medical insurance program is a part included in the territorial program of state guarantees of free medical assistance to citizens, which defines



the rights of insured persons to receive free medical assistance within the territory of a constituent entity of the Russian Federation and conforms to the uniform requirements provided for by the basic program.

#### **Article 4. Basic principles of implementing compulsory medical insurance**

The basic principles of implementing compulsory medical insurance are the following:

1) ensuring, at the expense of compulsory medical insurance funds, the guarantees of free medical assistance to the insured person upon the occurrence of an insured event within the framework of the territorial and basic programs of compulsory medical insurance (hereinafter — the compulsory medical insurance programs);

2) ensuring the financial stability of the compulsory medical insurance system on the basis of the balance between the volume of insurance coverage and the compulsory medical insurance funds;

3) the obligation of insurers to pay the insurance premiums for compulsory medical insurance in the amounts established by federal laws;

4) the state guarantee of the realization of the rights of insured persons within the framework of the basic compulsory medical insurance program, regardless of the financial situation of the insurer;

5) the creation of the conditions necessary to ensure the availability and quality of the medical assistance rendered within the framework of the compulsory medical insurance programs;

6) ensuring the participation of the subjects and participants of compulsory medical insurance, on the basis of equal representation, in the management bodies of compulsory medical insurance.

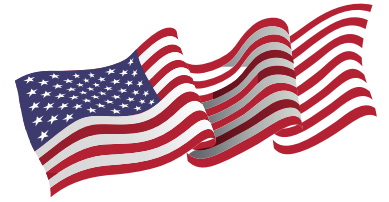
#### **CONCLUSION**

The compulsory medical insurance system of the Russian Federation, established on the basis of Federal Law No. 326-FZ of November 29, 2010, constitutes a type of compulsory social insurance directed at guaranteeing citizens free medical assistance. Its legal foundations rest on the Constitution of the Russian Federation and a number of federal laws; its basic concepts clearly define the subjects, objects, and instruments of the system; and the principles of its implementation are aimed at ensuring the financial stability of the system, the availability and quality of medical assistance, and the state



**1<sup>st</sup> International Conference on Social Sciences  
and Humanities Research**

[https://mijournals.com/index.php/Human\\_Studies/index](https://mijournals.com/index.php/Human_Studies/index)



guarantee of the rights of insured persons. The Russian experience of compulsory medical insurance is of definite scholarly and practical significance for studying and improving the mechanisms of health-care financing.

**References**

1. Constitution of the Russian Federation. (1993, as amended).
2. Federal Law No. 165-FZ. (1999, July 16). On the fundamentals of compulsory social insurance. Russian Federation.
3. Federal Law No. 323-FZ. (2011, November 21). On the fundamentals of protecting the health of citizens in the Russian Federation. Russian Federation.
4. Federal Law No. 326-FZ. (2010, November 29). On compulsory medical insurance in the Russian Federation (as amended December 22, 2025). Russian Federation.