



## Research Article

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# The Health System Services and Insurance Affects Welfare and Socio-Economic Growth of a Country

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## Abstract

*This paper focuses on the Health System Services, and how affects welfare and socio-economic growth, as an important sector to improve the socio-economic well-being of a developing country such as Kosovo. This study also provides key recommendations of some important policies to be undertaken by the government to improve the Health System Services with the aim for increasing social welfare and socio-economic growth of the country. Some of the different types of government policies and programs have been put in place reducing the Burden of Injury, to improve the health of the population. (Ganguli, I; Grawford, M L; Usadi, B; Mulligan, K L; O'Malley, A J; Yang, C W; Fisher, E S; Morden, N E;, 2023). In our paper we focused on secondary quantitative data collection. The data were provided by the annual health services report for 2022, Pristina Municipality related to the Family Medical Centers "FMC", for 2022. In our study we've used the descriptive method, and through tables and charts we've provided a comparative analysis, based on some statistics which are expressed in percentage (%) (Sejdiu, Rexha , & Deda, 2023). However, the main purpose is to show the employment structure of the Family Medical Centers "FMC", in Kosovo for 2022, according to the sectors: Primary Health Care and Dental Polyclinic.*

**Keywords:** Family Medical Centers "FMC", Primary Health Care, Dental Polyclinic, Health System Services, Health Insurance

## 1. Introduction

This paper aims to highlight the employment structure of the Health System Services in Kosovo, including the two main Health Services Sectors in Kosovo: Primary Health Care and Dental Polyclinic.

Throughout this paper we've examined the problems related to the Health System Services in Kosovo, emphasizing a lack of political reform from the government, a lack of employees in the

Health System Services according to Primary Health Care and the Dental Polyclinic Sectors for 2022.

With main focus on our paper is the importance of the quality of the Health System Services related to the Health Care System and Insurance for the human well-being .

The development of the Health Insurance in Kosovo affects socio-economic well-being, seeing as an important factor that need more special attention from the government.

In addition we advance propositions regarding the government policies changes with the aim of developing of the Health Insurance System (Shinkle, G A; Hodgkinson, G P; Gray, M Sh., 2021).

The paper highlights how the development of the Health Insurance System affects welfare and socio-economic growth , promoting social sustainability as an important sector to improve the socio-economic well-being and quality of life of a country.

This paper shows the employment structure change according to the employment positions in medical and Health System Services for the Kosovo case. In addition through the comparative statistical analyzes expressed in percentage (%) we've analyzed the change of the employment structure according to the main sectors of the Health System Services ; the Primary Health Care and Dental Polyclinic in Kosovo for 2022.

Through comparative analyzes expressed in % (percentage), we highlighted in which sector we've more employees specifically, for each sector and positions taking study .

Specifically, in our paper we've highlighted the problems related to the health services system, which were derived from analysis of the results in our paper.

## 2. Literature Review

Here we note a relevant review of the literature, on our paper.

Specifically, American Hospital Association (AHA, American Hospital Association, 2019) in their report entitled :The Importance of Health Coverage, aims to show the importance of the Health Care Coverage System.

This report aims to inspire action to increase well-being for living healthy and productive lives.

Most of the United States "US" population obtain the Health Care Coverage from the private Health Insurance covered by the federal program such as Medicare or Medicaid.

In their report they emphasized that individuals uninsured can obtain the Health Insurance or Health Coverage by the private sources such as their private employer, through the Medicare and Medicare programs. In addition, the individuals uninsured can obtain the Health Insurance or Health Coverage by public sources such as Veterans Affairs programs.

This report provides an overview of the Health Care System in the United States "US", with focus on statistical analysis, based on the individuals insured and uninsured, to highlight the change on the number of uninsured individuals in the United States "US" according to the years. Based on such comparative analysis, this report shows that the number of uninsured individuals in the United States "US" has increased significantly in recent years with nearly 20 million uninsured individuals.

With a particular emphasis in their report is the importance of the Health Care Coverage , because adults and children enrolled in Medicaid programs have more regular sources of care receiving preventive care services than uninsured individuals and children.

This report focuses on the development of the Health Care System .

In addition to, it is stated here that the impact of the uninsured is a problem both for the wider health system and brings problems in many aspects, both in the socio-economic aspect and the Health Care System.

National Association of Insurance Commissioners (NAIC, 2022), in a report entitled: U.S. Health Insurance Industry Analysis Report.

In their report, they focused on providing an analysis of the United States "US" health insurance industry.

The report is based on analysis focusing on the health insurance industry in the United States "US", according to the quarters for a five year period from 2018 to 2022.

Specifically, in their study they've used descriptive analysis based on comparative analysis expressed in % (percentages) to highlight the financial analysis of the Health Insurance industry according to the quarters from 2018 to 2022 in the United States "US".

The main purpose of their study is to show the quarterly and annual change in the Health Insurance industry revenue by quarters for a five year period from 2018 to 2022 in the United States "US".

In their report has been concluded, that the highest revenues growth of the Health Insurance industry in the United States "US", has been recorded in some quarters of 2020, 2021, and 2022.

Precisely, the following analysis in this report provide some problems related to the Health Insurance industry in the United States "US", highlighting some factors have hindered the sustainable development of the Health Insurance industry in the United States "US". Specifically, these factors were related to the Covid -19 pandemic, for having caused administrative expenses losses and high unemployment .

Meanwhile, Missouri Department of Commerce & Insurance (DCI, Missouri Department of Commerce & Insurance, 2021), in a report entitled: 2021 Health Insurance Market Report.

The report provides an overview of the Missouri Health Insurance market.

The report is based on partial data related to national expenditure obtained by different types of sources to include related data from the Department of Commerce and Insurance (DCI), Current Population Surveys (CPS), American Community Survey (ACS), the United States "US" Bureau of labor Statistics (BLS), and other indicators from the United States "US" government.

In their report, they focus on the importance of the basic Health Care Coverage as a necessary health care services for the population. Their report emphasize that individuals uninsured can obtain the Health Insurance or the Primary Health Care Coverage by the private and public sources, through private and public Health Care Coverage programs .

This report focuses on recommendations of the government policies, focusing on Primary Health Care Coverage , including policies that provides limited benefits for certain conditions such as Dental Injuries, Specified Illnesses, Hospital Indemnity Insurance, Long-Term Care Coverage, and policies of Medicare Supplement Insurance (Medigap).

This report provide an analysis of the changes in Health Care Coverage , to highlight how the percentage of insured and uninsured residents has changed by the years.

In addition the report is based on the statistical averages method to provide how the average of insured residents and uninsured residents has changed according to the years in Missouri.

### 3. Research Methods

The methodology used in our paper is the descriptive method, and through tables and charts we've provided a comparative analysis, based on some statistics which are expressed in percentage (%) (Sejdiu, Rexha , & Deda, 2023).

In our paper we've used the secondary quantitative data collection.

The data were provided by the annual health services report for 2022, Pristina Municipality, related to the Family Medical Centers "FMC", for 2022.

Through comparative analyzes expressed in % (percentage), we highlighted in which sector we've more employees specifically, for each sector and positions taking study in the Primary Health Care or in the Dental Polyclinic.

#### 3.1 The purpose of the paper

The purpose of this paper is to show through comparative analysis the employment structure of the Family Medical Centers "FMC", in Kosovo for 2022 , according to the sectors: The Primary Health Care and the Dental Polyclinic, highlighting in which sector we've more employees specifically, for each sector and positions taking study.

Another purpose on our paper is to demonstrate some problems related to the Health Services System in Kosovo based on some government policies for the improvement of the Health Insurance and Health Service System .

### 3.2 Data collection

We've provided the data by the annual health services report for 2022, Pristina Municipality related to the Family Medical Centers "FMC" for 2022. On our paper the data are processed by the descriptive method, and through tables and charts we've provided a comparative analysis, based on some statistics which are expressed in percentage (%) (Deda, E; Pacukaj, S; Vardari, L, 2020).

Through comparative analyzes expressed in % (percentage), we highlighted in which sector we've more employees specifically, for each sector and positions taking study in the Primary Health Care or in the Dental Polyclinic .

## 4. Analysis of the Results

Based on our analysis of the results we're having these arguments.

**Table 1.** The employment structure of the Family Medical Centers "FMC", according to the sectors and positions: Primary Health Care and Dental Polyclinic, for 2022

The employment structure of the Family Medical Centers "FMC", according to the sectors and positions in Kosovo , for 2022			
Employment Structure	Primary Health Care	Dental Polyclinic	Total
Specialist Doctor	28	28	56
The Speciality of Family Medicine	118		118
General Practitioner (GP)	19		19
Doctor of Dentistry		27	27
Pharmacist	1		1
Health Information System Coordinator	1		1
Trainer	3		3
Nurse	307		307
Laboratory Technician	40		40
Dental Technician - denture depot		48	48
Dental x-ray Technicians, RTG diagnostics	13	5	18
Pharmacy Warehouse Technician	4		4
Administrative Workers	27		27
Technical Workers	11		11
Driver	14		14
Auxiliary Staff and Others	23		23
<b>Total</b>	<b>609</b>	<b>108</b>	<b>717</b>

Source :(Shaqiri, A H, 2022)

The table shows the employment structure of the Family Medical Centers, "FMC" in Kosovo for 2022, based on the two main sectors of the Health System Services in Kosovo: the Primary Health Care and the Dental Polyclinic.

Concentrating on the comparative statistical analyzes expressed in % (percentage), we examined in which sector we've more employees specifically, for each sector and positions taking study, in the Primary Health Care or in the Dental Polyclinic.

Referring to the table , we note a higher level of the employees in the Primary Health Care , by a total of 609 employees in this sector, compared to the Dental Polyclinic sector which has a total of

108 employees for 2022.

The Primary Health Care sector, is the sector with the highest number of employees according to the employment position in this sector.

The Nurses in the Primary Health Care sector occupies the highest level of a total of employees in this sectors exactly, 307 employees for 2022.

In addition the Family Medicine Specialists is the other position of the Primary Health Care sector occupying a significant number of employees in this sector according to the employment structure of the Family Medical Centers "FMC", related to the employment positions by sectors for 2022.

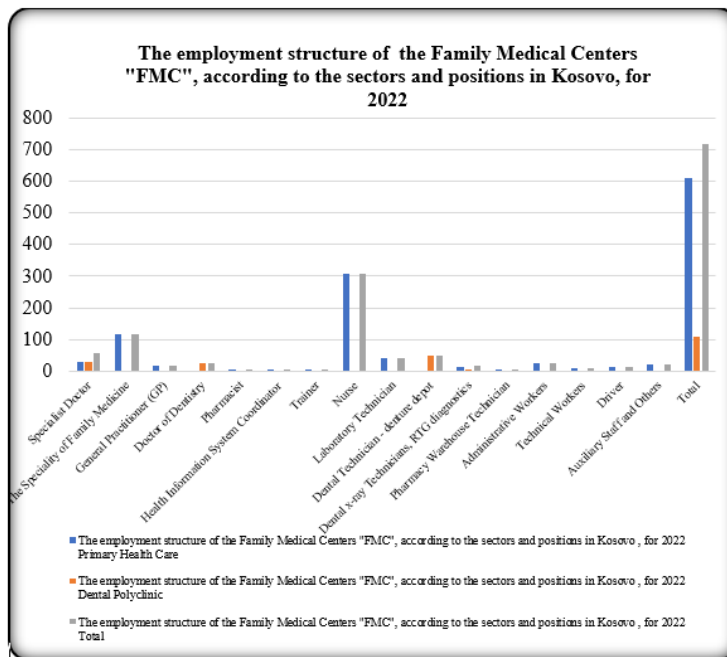
Regarding to other positions of the Primary Health Care sector we note a low number of employees according to the employment structure and positions reflecting a lack of employees according to the positions in the Primary Health Care for 2022.

Referring to the Dental Polyclinic sector, we examined a low number of employees almost in all employment positions occupied in this sector for 2022.

The Technician - Denture Depot is the only position with the highest number of employees in the Dental Polyclinic sector occupying a total of 48 employees, having the highest number of employees compared to all other positions in this sector for 2022.

Whereas the other positions of the Dental Polyclinic sector occupied a very low number of employees in this sector.

Finally we note, in relation to the employment structure of the Family Medical Centers "FMC", by sectors and employment positions, we have a total of 717 employees according to employment positions for 2022, which clearly shows a lack of employees according to employment positions in Kosovo.



**Graph 1.** The employment structure of the Family Medical Centers "FMC", according to the sectors and positions in Kosovo , for 2022.

**Source:** Authors

Graph 1, show the employment structure of the Health System Services, of the Family Medical Centers "FMC" in Kosovo, for 2022.

Referring to the graph we argue that in the two main sectors of the Health System Services in Kosovo, is shown a lack of employees according to the employment positions in the Family Medical Centers "FMC" for 2022.

Focusing on the graph specifically, we note a higher level of the number of employees in the Primary Health Care sector compared to the Dental Polyclinic sector .

The Primary Health Care sector, is the sector with the highest number of employees according to the employment position for 2022.

The Nurses in the Primary Health Care sector occupies the highest level of the total of employees in this sector.

Regarding to the Dental Polyclinic sector, we examined a low number of employees almost in all employment positions in this sector for 2022.

The Technician - Denture Depot is the only position with the highest number of employees in the Dental Polyclinic sector for 2022.

Whereas the other positions of the Dental Polyclinic sector have occupied the lowest level of employees in this sector.

By the graph we emphasize a lack of employees according to employment positions in the Family Medical Centers "FMC", by sectors in Kosovo for 2022.

**Table 2.** The employment structure of the Family Medical Centers "FMC", by sectors and employment positions on the percentage (%) they occupy for 2022.

Employment Structure	Primary Health Care	Dental Polyclinic	Total
Specialist Doctor	4.6	25.9	7.8
The Speciality of Family Medicine	19.4		16.5
General Practitioner (GP)	3.1		2.6
Doctor of Dentistry	0.0	25.0	3.8
Pharmacist	0.2		0.1
Health Information System Coordinator	0.2		0.1
Trainer	0.5		0.4
Nurse	50.4		42.8
Laboratory Technician	6.6		5.6
Dental Technician - denture depot	0.0	44.4	6.7
Dental x-ray Technicians, RTG diagnostics	2.1	4.6	2.5
Pharmacy Warehouse Technician	0.7		0.6
Administrative Workers	4.4		3.8
Technical Workers	1.8		1.5
Driver	2.3		2.0
Auxiliary Staff and Others	3.8		3.2
<b>Total</b>	<b>84.9</b>	<b>15.1</b>	<b>100.0</b>

Source: Shaqiri, A H, 2022

Table 2, clearly shows the employment structure of the Family Medical Centers "FMC", by sectors and employment positions in percentages (%), specifically showing the percentage occupied by employees for each sector taking study for 2022.

Precisely we emphasize that Primary Health Care sector occupies 84.9% of the total number of employees by sectors and employment positions in the Family Medical Centers, "FMC" for 2022.

Meanwhile, the Dental Polyclinic sector occupies 15.1% of the total number of employees by sectors and employment positions in the Family Medical Centers "FMC", for 2022.

Precisely, the Primary Health Care sector occupy 69.9% more employees in the Family Medical Centers, "FMC" then the Dental Polyclinic sector in Kosovo for 2022.

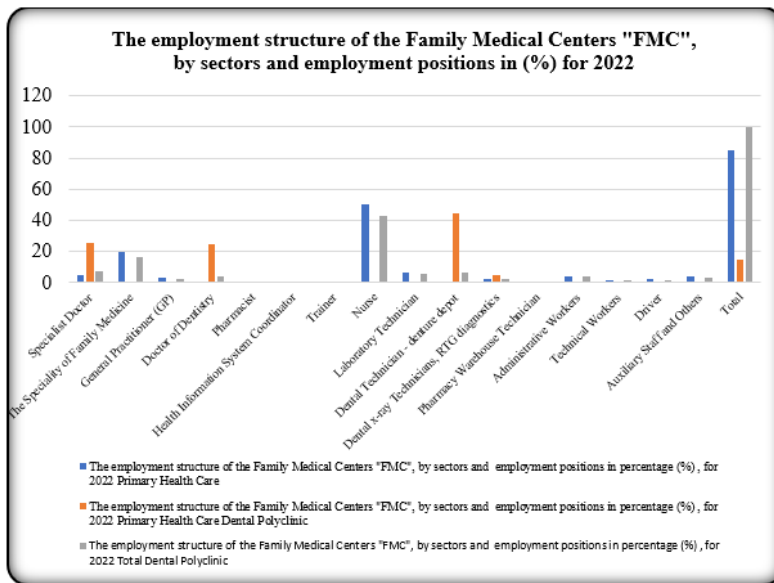
Regarding to the table we note that, the Nurses occupies the highest percentage (%) of the number of employees accounting for 50.4% of a total of employees in the Primary Health Care sector according to the employment position for 2022.

In addition the Family Medicine Specialists is the other position of the Primary Health Care sector occupying 19.4% of the total of employees for 2022.

Referring to the Dental Polyclinic sector, we examined a low percentage of the number of employees almost in all employment positions occupied in this sector for 2022.

The Technician - Denture Depot is the only position with the highest percentage (%) of the number of employees accounting for 44% of the total in this sector for 2022.

In addition we argue that, in relation to the employment structure of the Family Medical Centers "FMC", by sectors and employment positions clearly shows a lack of employees in Kosovo for 2022.



**Graph 2.** The employment structure of the Family Medical Centers "FMC", by sectors and employment positions based on the percentage (%) they occupy, for 2022.

**Source:** Authors

Graph 2, shows the employment structure of the Family Medical Centers "FMC", by sectors and employment positions, in percentages (%) for 2022.

Precisely, we emphasize that Primary Health Care sector occupies 84.9% of the total number of employees by sectors and employment positions in the Family Medical Centers "FMC", for 2022.

Meanwhile, the Dental Polyclinic sector occupies 15.1% of the total number of employees by sectors and employment positions in the Family Medical Centers "FMC", for 2022.

Referring to the graph we note that, the Nurses occupies the highest percentage of the total number of employees accounting for 50.4% , in the Primary Health Care sector according to the employees position for 2022.

In addition to the Technician - Denture Depot is the only position with the highest percentage

(%) of the number of employees, accounting for 44% of the total of employees in the Dental Polyclinic sector for 2022.

Precisely, we note that employment structure of the Family Medical Centers "FMC", by sectors and employment positions shows a lack of employees for 2022.

## 5. Conclusions and Recommendations

Focusing on the analysis we draw precisely these relevant conclusions.

Specifically, from the analysis we examined in which sector of the Family Medical Centers "FMC", we've more employees specifically, for each sector and positions taking study, for 2022.

Through the analysis of the results we noted some important problems related to the employment structure of the Family Medical Centers "FMC" by sectors, including the Primary Health Care and the Dental Polyclinic in Kosovo, for 2022.

Referring to the analysis specifically, we noted a higher level of the number of employees in the Primary Health Care sector compared to the Dental Polyclinic sector.

The Nurses occupies the highest level of the total of employees in the Primary Health Care sector according to employment positions for 2022.

In addition regarding to the Dental Polyclinic sector, we examined a low number of employees by employment positions, with the exception of the Technician - Denture Depot which is the only position with the highest number of employees in the Dental Polyclinic sector for 2022.

In relation to the employment structure of the Family Medical Centers "FMC", by sectors and employment positions we conclude a lack of employees according to the employment positions by sectors in Kosovo for 2022.

The lack of employees according to employment positions in the Family Medical Centers "FMC" by sectors, reflects problems in the health service system in Kosovo.

Therefore a special attention should be given by the government policies, that would improve the Health Care Services quality, by increasing medical, dental, and prescription drug insurance coverage, for increasing social welfare and human rights.

In addition we've defined and recommended some government policies for the development of the health insurance system, with approach to Health Care Services, with the aim for increasing social welfare of the country (Sejdiu, Rexha, & Deda, 2023).

Some of the governmental policies to be taken regarding this issue, would be: (Deda, Brajshori, & Krasniqi, 2020).

Initially we emphasize that, an important policy to provide an integrated approach to the Health Care Services System improvement would be by focusing on the efficiency of public Health Care Services spending (OECD, 2010).

An important policy to be undertaken by the government to improve the health insurance system or health coverage should be the development of the Health Insurance System in Kosovo.

Therefore, the government should take measures to improve the health insurance reform by providing universal coverage under national health insurance with equal access to medical services for the entire population (Aurraen., Fujisawa., de Lagasnerie, & Paris, 2016).

This policy should be at the center of the health care policy, because it helps establish guidelines that benefit patients, health care organizations, and the development of our Health Care System providing social welfare.

Developing efficient policies in the Health Care Services Sector that give possibility to develop the health care market in developing countries. This would lead the growth of new job places (Deda, Brajshori, & Krasniqi, 2020).

Another recommendation would be for the government to prioritize investments in the Health Services Sector.

The improvement of the Health Care Services quality affects directly the social welfare, with perspective to have a qualified workforce (Deda, E; Pacukaj, S; Vardari, L, 2020).



The Health Care Services is also a major job sectors, with the highest potential for job creation.

Therefore, another important goal that should be taken by the governance is, increasing investment by improving work conditions in the Health Care Services Sector, as well as in the expansion and transformation of the workforce in this sector in order to have a social well-being ( Working For Health, 2018).

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