

Abstract

Background and Objectives: The health insurance ecosystem includes organizations and companies of basic and complementary health insurance, organizations and institutions of legislation and policy, service centers and the insured and all those who deal with this business. The proper functioning of this ecosystem depends on being able to provide a space for all its members, in line with the common goal, to achieve the targeted return for themselves and in this regard to benefit from the cooperation of other members. By designing the health insurance ecosystem and by depicting all the key elements and actors and the relationships between them, we can analyze the relationships between the elements of the ecosystem and the values of this ecosystem, which can be an effective factor in improving its existing performance. Be integrated throughout the ecosystem. The results of the present study help health insurance policy makers to identify key actors in the health insurance ecosystem and make the necessary corrections by focusing on their power, role, and influence over other actors and ecosystem functions.

Methods: The present study is a simultaneous exploratory combination that examines and analyzes the health insurance ecosystem of the country using a network analysis approach. The study period ranged from winter ۱۳۹۹ to autumn ۱۴۰۰. This study was conducted in five phases. In order to identify the key elements and the existing relationships between the key elements of the insurance ecosystem, a systematic review, Delphi, review of the country's insurance laws in ۵۰ years and interviews were conducted. Then, in order to present a graphic model of the insurance ecosystem Rule data, NHA, cost, turnover and per capita turnover data were designed. Then, in order to analyze the values of the insurance ecosystem, the indicators of each of the previous phase networks were analyzed and in addition, qualitative interviews were conducted with experts and

managers in the field of health insurance. In order to determine and analyze the control points of the health insurance ecosystem, the results of interviews conducted in the previous phase and also the focus group meeting were used. The research, future scenario of the country's health insurance ecosystem was done based on GBN method.

Findings: Based on the findings of the study, the element of financial protection and equitable participation in financing, based on summarizing the results of systematic reviews and interviews as the most important goals of the health insurance ecosystem, observing insured rights, population coverage (insurance) and identifying and distributing risk as the most important value. And supportive functions were identified. Elements of law enforcement, guidelines and regulations, collusion and influence, councils, committees and working groups and the use of collective wisdom and rational decision-making, insurance premiums, tariffs and pricing, credit allocation, direct payments, strategic purchasing Payment system, accumulation, information and insurance systems, eligibility and extensive testing based on database, concluding insurance contracts, compiling service packages and family physicians in ecosystem functions according to the results of systematic review, interview and index analysis Network networks were identified. The most important actors in the health insurance ecosystem were the Ministry of Health, Treatment and Medical Education, the Health Insurance Organization, the Program and Budget Organization, the Ministry of Labor, Cooperation and Social Welfare, and the Social Security Organization. The law has been emphasized and has had a high importance index. The future of Iran's health insurance ecosystem is considered in 4 scenarios according to the two key variables of economic factors and technology and based on GBN scenario writing approach, which is the optimal scenario of smart health insurance ecosystem in which the use of new information and communication technologies

On the other hand, the existence of stable and sufficient financial resources are predictable as two key variables.

Discussion and Conclusion: The existence of many actors with different roles or different roles played by an actor in the health insurance ecosystem has caused complexity and conflict of interest as the most important challenge of key points and control of the health insurance ecosystem, which leads to It has fragmented and created various structures in the Iranian health insurance system and created a gap between different functions and goals and the ecosystem has acted as an island, and based on this, it has caused instability in the integrated toll structure and hindered its stability. In interactions between different actors of the ecosystem, the use of collective wisdom and coordination through the formation of committees, councils and meetings within the value system of the health insurance ecosystem based on public insurance coverage and a comprehensive view of human beings and understanding all aspects of existence Emphasizing on their protection, dignity, rights and interests of all insured, is a key element of governance that, while creating the right environment for the proper formulation and communication of laws and regulations based on consensus and evidence-based decision-making, the necessary participation in the establishment and Enables more law enforcement between different stakeholders. In the favorable future, the health insurance ecosystem, with the full establishment of the system of new digital and intelligent technologies, telemedicine services and telemedicine consulting will be considered as services covered by insurance organizations, which in addition to this type of health services, in Levels of prevention Measures such as monitoring and controlling the health status of the insured are done with new technologies and the health insurance system and ecosystem towards a health-oriented system that will try to reduce the costs imposed on insurance organizations with a prevention

approach. Finally, in order to create a coherent structure and integrated decision-making system in the Iranian health insurance ecosystem, an institution called "Central Health Insurance Organization" should be established with an authoritative regulatory role and a position that is directly under the Presidential Institution and has appropriate powers in the field. Regulations (communication of clinical guidelines and other approvals of the High Council of Health Insurance), supervision, management of health financial resources, distribution of integrated financial resources and in order to unify the procedure, cover all basic and complementary health insurance organizations.

Keywords: ecosystem, health insurance, actors, network, national health accounts, health insurance organization



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Title

**Designing the ecosystem of Iran health insurance and determining the situation
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