

# Insurance and Improving its Strategic Purchase in Iran

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## Introduction

The high rates of rapid growth and developments in today's world, especially in financial markets, have made the insurance industry to become one of the specialized economic sectors with unique calculations and models, so that its role in financial markets is prominent. One of the most important functions of the insurance company is the strategic purchase of insurances.

Patients, health care providers, and insurance organizations are elements of the health care system in which insurance companies are tasked with purchasing services from providers for patients[1]. The purchase of medical services is a process through which the money accumulated in insurance companies is allocated to health care providers for service delivery[2].

Strategic purchase is introduced as a key strategy to solve the problems of insurance companies[3], and is being increasingly used in global health policy-making debates[4]. Insurance organizations are responsible for strategic purchase of health services. The most important part of strategic purchase is to find answers to the following questions: What to buy? Whom to buy for? Whom to buy from? What quality? At what price? How much? The reason for strategic purchase of insurance is the allocation of low health resources in the best way so that maximum productivity can be achieved through the use of minimum resources[5].

## Conclusion

Currently, the following measures and requirements can be considered to improve the strategic purchase of insurance in Iran:

- 1. Providing various medical packages and determining the amount of money to be paid for each
- 2. Calculating community threshold and covering sub-threshold services
- 3. Reducing insurance participation for costly services
- 4. Paying health service providers based on the safety, quality and satisfaction provided to patients

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