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DIRECTIONS FOR REFORMING THE SYSTEM OF SOCIAL INSURANCE IN UKRAINE

Modernization of social insurance in Ukraine should be done by finding the optimal balance between the economic efficiency and the social orientation of this system. The analysis of the effectiveness of the domestic social insurance system makes it possible to conclude that the redistribution of the national product in order to reproduce the labor force is at an extremely low level. Quantitative analysis of the main indicators of the social insurance system distinguishes two main factors that reduce the economic efficiency of this institution - economic and social. The essence of the first is to establish a low level of official wages in Ukraine both in absolute terms and in relation to GDP. The social factor is manifested in increasing the state pressure on the economy and translating its functions on social protection.

In our opinion, the basic concept of the reform of social insurance should be the general principle, observance of which is obligatory at each stage of transformation:

- development and improvement of the insurance mechanism;
- ensuring the proportionality between the level of participation in the formation of insurance funds and the amount of insurance payments;
- strengthening the autonomy of social insurance funds and their independence from the state budget;
- expanding the scope of insurance social risks.

It is on the basis of the above principles that we can build a model of insurance social protection, which would be organically combined with a market economy. Financial assistance to the population from the state should be strictly targeted, depending on the principles of organization and redistribution mechanisms.

Modernization of the social insurance system in Ukraine should take place in three directions:

- 1) distribution of insurance principles;
- 2) improvement of management of the current system of social insurance;

3) the creation of new institutions in this field [1, p. 23].

For the fullest possible extension of the insurance principle, a thorough analysis of the practice of fund-raising of measures that are not of an insurance nature is necessary. Based on the conclusions of such a thorough analysis, appropriate decisions should be made to eliminate a part of the directions because of their archaic, uselessness and populist nature; transfer of part of directions to other subjects of the social insurance system, for which such activity is more typical; an optimal grouping of those areas that remain behind the funds to eliminate their double interpretation and avoid abuse in this area. To improve the administration of the social security system currently in force, it is necessary to change the status of existing social insurance funds by unifying their structure and eliminating the Funds' Councils as an unnecessary and ineffective management unit, as well as ensuring optimal distribution of competences between executive directors (implementation of current plans) and boards funds (solving strategic tasks). It is necessary to develop and adopt as soon as possible a number of legal acts that would oblige social insurance funds to disclose information on their income and expense in a more extended form, as well as information regarding the results of their business inspections.

The third direction of reforming the social insurance system should be based on the introduction of progressive financial institutions that would contribute to the development of the system of state social insurance. This is, first of all, the introduction of a compulsory health insurance system with a definition of the methodology for calculating the amount of state guarantees and tariffs for medical care, the system of compulsory corporate pension insurance, which should complement the second level of the pension system and improve the current pension system as well creation of the Fund for guaranteeing insurance payments under life insurance contracts, the founders of which must be licensed insurance companies that occupy the top positions in the world in the rating.

In our opinion, realization of the above mentioned directions of reform will promote the transformation of social insurance into one of the most important macroeconomic mechanisms of development and regulation of social processes, as well as provide social protection for Ukrainian citizens.

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STATE REGIONAL ECONOMIC POLICY UKRAINE

State regional economic policy is a set of organizational, legal and economic measures. These activities are carried out by the State in the field of regional development in accordance with its current and strategic goals. They are aimed at encouraging effective development and placement of productive forces of individual regions, the rational use of natural, industrial and labour potential creation of normal conditions of life population, environmental safety and improvement of territorial organization of society [3].

State regional economic policy is a component of the State economic policy. It covers economic, social, demographic aspects. In our country, there have been significant differences in the levels of concentration of the industry among individual regions. It affects the standard of living of the population, the ecological situation and conditions of their life.

The Verkhovna Rada of Ukraine is the highest body of the legislature here confirms the regional program for the development and placement of productive forces.

Subjects: State regional economic policy, central and local organs of executive power and bodies of local self-government. These bodies decide issues of social and economic development of the regions.

Objects: State regional economic policy has the territorial principle of the formation. It is carried out by public administration and local self-government [2].

State regional economic policy comprises the broad powers of local executive authorities and bodies of local self-government. The State performs