Improving Plans on the Discriminated Schedules of Medical Cost

The Korean insurance industry, in general, calculates medical costs for auto and occupational health and safety insurance with the schedules of coverage applied to national health insurance. Despite the same or similar injuries and diseases, however, medical costs and hospitalization for these insurances are high relative to those for national health insurance. Furthermore, it might be natural that medical costs for private health insurance in absence of the schedules of medical cost and investigation system are expected to be higher than at a reasonable level.

As a result, the government and academia have recognized the unreasonable schedules of medical cost and investigation system, and then considered the way of getting around the problem from various angles. First of all, it may be assumed that such a problem starts from a misunderstanding that patients treated in the auto and occupational health and safety insurance are not usual. The medical community believes that they are distinct from those in national health insurance, while the government and insurance companies do not. Due to the differences between the two sides, no specific plans for auto insurance were provided, and further private health insurance was not even discussed.

Examining the characteristics of patients for auto and occupational health and safety insurance, this research shows that such unique characteristics in themselves depend upon injuries or diseases, not upon insurance products. Then it comes to the conclusion that it is
required to handle the auto and occupational health and safety insurance based on the principle of "the same treatment for the same injuries or diseases". Moreover, focusing on the private insurance industry, it tried to suggest the way of supporting the government’s policy making and contributing to the development of the insurance industry by providing improvements in the schedules of medical cost and investigation system.