

ZNANJE I STAVOVI RUKOVODILACA O PRIMENI STANDARDIZOVANIH SISTEMIMA MENADŽMENTA U REPUBLIČKOM FONDU ZA ZDRAVSTVENO OSIGURANJE

Gorana Tomanović^{1*}

¹ Republički fond za zdravstveno osiguranje, Beograd, Republika Srbija

* Korespondencija: Gorana Tomanović, Republički fond za zdravstveno osiguranje, Vojvode Milenka 4, Savski Venac 11000 Beograd, Republika Srbija; e-mail: gorana.tomanovic@gmail.com

SAŽETAK

Uvod/Cilj: Uvođenje i primena standardizovanih sistema menadžmenta u Republički fond za zdravstveno osiguranje (RFZO) je postala neophodnost radi unutrašnje stabilnosti i stabilnosti zdravstvenog sistema Republike Srbije (RS). Cilj ove studije preseka je bio da ispita znanje i stavovi rukovodioca RFZO RS o standardizovanim sistemima menadžmenta i važnosti njihove primene u RFZO, kao i da se daju odgovarajuće preporuke.

Metode: U okviru ove studije preseka, tokom meseca maja 2017. godine, prikupljeni su podaci upitnikom od 157 rukovodilaca iz RFZO RS, jer su oni imali neposredan uvid u primenu standarda ISO 9001 - sistem menadžmenta kvalitetom i ISO 27001 - sistem menadžmenta bezbednošću informacija za koji je RFZO sertifikovan.

Rezultati: Od svih standardizovanih sistema menadžmenta koji su uvedeni u RFZO RS rukovodioci su u najvećem procentu bili upoznati sa ISO 9001 (99,4%) i ISO 27001, a najmanje sa ISO 30400 – sistem menadžmenta ljudskim resursima (6,4%), ISO 30001 – sistem menadžmenta rizicima (5,7%), ISO 45001 – sistem menadžmenta bezbednost i zdravlje na radu (5,1%) i ISO 14001 – sistem menadžmenta životnom sredinom (4,5%). Najvažnija pozitivna iskustva po pitanju primene ISO standardizovanih sistema menadžmenta su bila: bolja organizacija posla (93,6%), povećanje zadovoljstva zaposlenih (89,8%), poboljšan rad filijale (78,8%) i jednoobraznost u radu (72,0%), a negativna obimnija administracija (26,8%) i otpor prema promenama (24,8%). Od ličnih iskazanih pozitivnih doživljaja vezanih za uvođenje ISO standardizovanih sistema menadžmenta su zadovoljstvo unapređenjem poslovanja (84,1%) i povećana odgovornost (42,7%), a od negativnih otpor promenama (31,2%) i dug period uvođenja (23,6%).

Zaključak: Kontinuirano unapređenje poslovnog procesa RFZO vodi ka kvalitetnijem zdravstvenom sistemu RS i boljem opštem zdravstvenom stanju društva.

Ključne reči: znanje, stavovi, rukovodioci, ISO standardizovani sistem menadžmenta

Uvod

Poslovanje Republičkog fonda za zdravstveno osiguranje Republike Srbije je utemenjeno na osnovnim načelima Zakona o zdravstvenom osiguranju (1). Ovim zakonom jasno je definisana svrha, delatnost, nadležnost i odgovornost državnog fonda zdravstvenog osiguranja kao izvora finansiranja zdravstvenog sistema Republike Srbije (1).

Alokacija raspoloživih finansijskih resursa i garantovano ostvarivanje prava osiguranika u matičnoj evidenciji državnog fonda, proisteklih iz Zakona o zdravstvenom osiguranju, a u skladu sa načelima solidarnosti i dostupnosti zdravstvene zaštite, uz održanje kontinuirane finansijske sta-

bilnosti zdravstvenog sistema Republike Srbije i poslovnog procesa Republičkog fonda za zdravstveno osiguranje, u savremenim uslovima je jedino moguće uz standardizaciju poslovnih procesa. Uvođenje i primena standardizovanih sistema menadžmenta u Republički fond za zdravstveno osiguranje je postala neophodnost radi unutrašnje stabilnosti i stabilnosti zdravstvenog sistema Republike Srbije.

Nezavisno od nacionalne politike i opredeljenosti za model zdravstvenog osiguranja, poslovni proces u organizacijama zdravstvenog osiguranja mora biti čvrsta osnova za dalji razvoj sistema zdravstvene

KNOWLEDGE AND ATTITUDES OF MANAGERS ON THE APPLICATION OF STANDARDIZED MANAGEMENT SYSTEMS IN THE REPUBLIC HEALTH INSURANCE FUND

Gorana Tomanovic^{1*}

¹ Republic Health Insurance Fund, Belgrade, Republic of Serbia

* Correspondence: Gorana Tomanović, Republic Health Insurance Fund, Vojvode Milenka 4, Belgrade, Republic of Serbia; e-mail: gorana.tomanovic@gmail.com

SUMMARY

Introduction/Aim: The introduction and implementation of standardized management systems in the Republic Health Insurance Fund (RHIF) has become a necessity for the sake of internal stability, as well as the stability of the health system of the Republic of Serbia (RS). The aim of this cross-sectional study was to examine the knowledge and attitudes of managers of RHIF RS about standardized management systems and the importance of their implementation in RHIF, as well as to give appropriate recommendations.

Methods: As part of this cross-sectional study, during May 2017, data was collected using a questionnaire from 157 managers of RHIF RS, because they had a direct insight into the implementation of ISO 9001 – quality management system and ISO 27001 – information security management system, for which RHIF is certified.

Results: Of all the standardized management systems that were introduced in RHIF RS, the majority of managers were familiar with ISO 9001 (99.4%) and ISO 27001, while they were least familiar with ISO 30400 – human resources management system (6.4%), ISO 30001 – risk management system (5.7%), ISO 45001 – occupational health and safety (5.1%) and ISO 14001 – environmental management system (4.5%). The most important positive experiences regarding the implementation of ISO standardized management system were the following: better work organization (93.6%), increased satisfaction of employees (89.8%), improved work of branch offices (78.8%), and uniformity of work (72.0%), while the negative included: more extensive administration (26.8%) and resistance to changes (24.8%). The personal positive experiences related to the introduction of ISO standardized management systems included satisfaction with the improvement of business (84.1%) and increased responsibility (42.7%), while the negative ones were resistance to changes (31.2%) and a long period of introduction (23.6%).

Conclusion: The continuous improvement of RHIF business process leads to the better quality of the healthcare system in RS and a better general health condition of society.

Key words: knowledge, attitudes, managers, ISO standardized management system

Introduction

The operations of the Republic Health Insurance Fund of the Republic of Serbia are based on the basic principles of the Law on Health Insurance (1). The purpose, activity, jurisdiction and responsibility of the state health insurance as a source of financing of the health system of Serbia are clearly defined by this law (1).

The allocation of available financial resources and guaranteed realization of rights of insured persons in the registry of the state fund, based on the Law on Health Insurance and in accordance with the principles of solidarity and availability of health care, with the maintenance of continuous

financial stability of the health system of the Republic of Serbia and the business process of the Republic Fund for Health Insurance under modern conditions, are possible only with the standardization of business processes. The introduction and implementation of standardized management systems in the Republic Health Insurance Fund have become the necessity for the sake of internal stability and stability of the health system of the Republic of Serbia.

Regardless of the national policy and commitment to the health insurance model, the business process in health insurance organizations

zaštite (2,3). Organizacije zdravstvenog osiguranja moraju da imaju standardizovane poslovne procese radi unutrašnje stabilnosti i uređenosti kako same organizacije, tako i radi stabilnosti celokupnog zdravstvenog sistema. Jedna greška u poslovanju Republičkog fonda za zdravstveno osiguranje može da dovede do grešaka u pružanju zdravstvenih usluga, a time da direktno utiče na zdravlje pacijenta što jasno pokazuje sistemski pristup (3).

Uvođenje i primena ISO 9001- standardizovanog sistema menadžmenta kvaliteta kroz politike, procedure, uputstva i obrasce uvodi jasnu hijerarhijsku podelu nadležnosti i odgovornosti, identifikuje aktivnosti u okviru poslovnih procesa, daje mogućnost merenja izvršenja radnih zadataka u zadatom roku, povećava efikasnost i produktivnost u poslovanju, smanjuje mogućnost greške, ubrzava proces komunikacije, dovodi do jednoobraznosti u poslovanju i tumačenju zakonske regulative (4,5). Sve navedeno je izuzetno značajno u organizacijama zdravstvenog osiguranja, a naročito u poslovnim procesima matične evidencije osiguranika, ostvarivanja prava iz zdravstvenog osiguranja, centralizovanih javnih nabavki, finansijske stabilnosti, mogućnosti interne kontrole poslovnog procesa radi otklanjanja grešaka u poslovnom procesu i stvaranja baze znanja. U poslovnoj praksi nekih od najuspešnijih zdravstvenih sistema je da organizacije zdravstvenog osiguranja ugovore o pružanju zdravstvenih usluga zaključuju samo sa zdravstvenim ustanovama sertifikovanim, odnosno akreditovanim za vršenje delatnosti u skladu sa standardizovanim sistemima menadžmenta. Podjednak značaj za državni fond zdravstvenog osiguranja i organizacije u sektoru zdravstvenog osiguranja u svetu ima primena sistema menadžmenta bezbednosti informacija i to: ISO/IEC 27001, ISO/IEC 27002, ISO 27799 (6-8).

Cilj ove studije preseka je bio da ispita znanje i stavove rukovodilaca Republičkog fonda za zdravstveno osiguranje Republike Srbije o standardizovanim sistemima menadžmenta i važnosti njihove primene u Republičkom fondu za zdravstveno osiguranje, kao i da se daju odgovarajuće preporuke.

Metode

U Republičkom fondu zdravstvenog osiguranja Republike Srbije izvršena je sertifikaciona provera sistema menadžmenta kvalitetom, prema zahte-

vima standarda ISO 9001:2008 i ISO 27001:2005, u periodu od 20. do 23. avgusta 2012. godine od strane sertifikacionog tela "SGS Beograd" (9,10). Ova studija preseka o istraživanju primene standardizovanih sistema menadžmenta u Republičkom fondu za zdravstveno osiguranje Republike Srbije, kao i o znanju i stavovima rukovodilaca Republičkog fonda za zdravstveno osiguranje o standardizovanim sistemima menadžmenta, je sprovedena u period 15-30. maja 2017. godine, kada je tema opravdanosti troškova resertifikacije bila aktuelna.

U studiju je uključeno 157 rukovodilaca (direktori, pomoćnici direktora i načelnici) u Direkciji Republičkog fonda za zdravstveno osiguranje i svim filijalama Republičkog fonda na teritoriji Republike Srbije, jer oni imaju neposredan uvid u primenu standarda ISO 9001 - sistem menadžmenta kvalitetom (9) i ISO 27001 - sistem menadžmenta bezbednošću informacija (10) za koji je Republički fond zdravstvenog osiguranja sertifikovan. Lokalni kordinatori nisu bili uključeni u istraživanje, jer su bili direktno uključeni u proces uvođenja, primene i sertifikacije, kao i zbog visokog stepena poznavanja standardizovanih sistema menadžmenta.

Od rukovodilaca zavisi doslednost u primeni, a bez njihovog razumevanja potrebe za sprovođenjem poslovnih procesa u skladu sa definisanim politikama i procedurama nije moguće govoriti o njihovom doslednom sprovođenju. Pošto ne postoje podaci o dobrobiti uvedenih standardizovanih sistema menadžmenta, moguće je da neinformisanost donosilaca odluka i lični subjektivni stav može da utiče na bezbednost podataka kojima Republički fond za zdravstveno osiguranje Republike Srbije raspolaže.

Od svakog ispitanika podaci su dobijeni upitnikom. Pitanja u upitniku osmišljena su na osnovu literaturnih podataka. Da bi istraživanje bilo potpuno i sveobuhvatno, data im je mogućnost opisa prema ličnom zapažanju rukovodilaca. U analizi podataka korišćeni su apsolutni brojevi i procenti.

Rezultati

Od svih standardizovanih sistema menadžmenta koji su uvedeni u Republički fond za zdravstveno osiguranje R. Srbije rukovodioci su u najvećem procentu bili upoznati sa ISO 9001 – sistemom menadžmenta kvalitetom (99,4%) i ISO 27001 – sistemom menadžmenta bezbednošću informacijama

must be a solid basis for the further development of the health care system (2,3). Health insurance organizations must have standardized business processes, aimed at internal stability and order of the organization itself, as well as the stability of the entire health system. One error in the operations of the Republic Health Insurance Fund may lead to mistakes in the provision of health services, thus directly affecting the patient's health, which clearly shows a systemic approach (3).

The introduction and implementation of ISO 9001 - standardized quality management systems through policies, procedures, guidelines and forms introduces a clear hierarchical division of competence and responsibilities, identifies activities within business processes, provides the ability to measure the completion of work tasks within the given deadline, increases the efficiency and productivity of business operations, reduces the possibility of mistakes, accelerates the communication process, leads to uniformity in business and interpretation of legal regulations (4,5). All of the above mentioned is extremely important in health insurance organizations, and particularly in the business processes within registers of insured persons, exercising rights from health insurance, centralized public procurement, financial stability, the possibility of internal control of the business process aimed at eliminating mistakes in the business process and creating the base of knowledge. In the business practice of some of the most successful health systems, health insurance organizations conclude contracts for the provision of health services only with health institutions that are certified, that is, accredited to perform activities in accordance with standardized management systems. Equal significance for the state health insurance fund and organizations in the health insurance sector has the implementation of information security management systems, including the following: ISO/IEC 27001, ISO/IEC 27002, ISO 27799 (6,8).

The aim of this cross-sectional study was to examine the knowledge and attitudes of the managers of the Republic Health Insurance Fund of the Republic of Serbia about standardized management systems and the importance of their implementation in the Republic Health Insurance Fund, as well as to give appropriate recommendations.

Methods

In the Republic Health Insurance Fund of the Republic of Serbia, a certification check of the quality management system was performed, according to the requirements of ISO 9001:2008 and ISO 27001:2005 standards, in the period from August 20th to August 23rd, 2012 by the certification body "SGS Belgrade" (9,10). This cross-sectional study on the research into the implementation of standardized management systems in the Republic Health Insurance Fund of the Republic of Serbia, as well as on the knowledge and attitudes of the managers of the Republic Health Insurance Fund about standardized management systems was conducted in the period from 15th to 30th May, 2017, when the topic of justification of recertification costs was actual.

The study included 157 managers (directors, assistant directors and heads) in the Directorate of the Republic Health Insurance Fund and all branch offices of the Republic Health Insurance Fund in the territory of the Republic of Serbia, because they have a direct insight into the application of ISO 9001 – quality management system (9) and ISO 27001 – information security management system (10), for which the Republic Health Insurance Fund is certified. Local coordinators were not included in the study because they were directly involved in the process of introduction, application and certification, as well as because of their high level of knowledge of standardized management systems.

Consistency of implementation depends on managers, and without their understanding of the need to implement business processes in accordance with defined policies and procedures, it is not possible to talk about their consistent implementation. Due to the fact that there is no data on the benefits of introduced standardized management systems, it is possible that the lack of information of decision makers and personal subjective attitude may affect the security of data that the Republic Health Insurance Fund of the Republic of Serbia has at its disposal.

Data were obtained from each respondent with the help of a questionnaire. The questions in the questionnaire were designed based on literature data. In order for a study to be complete and comprehensive, managers were given the opportunity to describe something according to

Tabela 1. Znanje i stavovi rukovodilaca u Republičkom fondu za zdravstveno osiguranje Republike Srbije, maj 2017. godine

Karakteristike	Broj (%) (N=157)
Koje standardizovane sisteme menadžmenta poznajete?	
ISO 9001 - sistem menadžmenta kvalitetom	156 (99,4)
ISO 27001 - sistem menadžmenta bezbednošću informacijama	147 (93,6)
ISO 30400 - sistem menadžmenta ljudskim resursima	10 (6,4)
ISO 30001 - sistem menadžmenta rizicima	9 (5,7)
ISO 14001 - sistem menadžmenta životnom sredinom	8 (5,1)
ISO 45001 – bezbednost i zdravlje na radu	7 (4,5)
Koji od navedenih standarda može da vam pomogne u radu?	
ISO 9001 – sistem menadžmenta kvalitetom	152 (96,8)
ISO 27001 – sistem menadžmenta bezbednošću informacijama	140 (89,2)
ISO 30400 – sistema menadžmenta ljudskim resursima	48 (30,6)
ISO 30001 – sistem menadžmenta rizicima	29 (18,5)
ISO 45001 - bezbednost i zdravlje na radu	28 (17,8)
Značaj ISO 30400 - sistema menadžmenta ljudskim resursima u sprovođenju već primenjenih standarda	
Bez značaja	2 (1,3)
Mali značaj	3 (1,9)
Značajan	29 (18,5)
Veoma značajan	64 (40,8)
Najvećeg značaja	59 (37,6)
Koji način uvođenja i primene ISO standarda smatrate pogodnijim?	
„Frontalno”	30 (19,1)
„Postepeno”	124 (79,0)
Ne znam	3 (1,9)
Da li smatrate da je ispravno i opravdano uvođenje ISO standarda?	
Da	145 (92,4)
Ne	8 (5,1)
Ne znam	4 (2,6)
Da li smatrate opravdanim troškove sertifikovanja?	
Da	109 (69,4)
Ne	33 (21,0)
Ne znam	15 (9,6)
Da li je uvođenjem ISO standarda i sertifikovanjem došlo do smanjenja troškova poslovanja?	
Da	73 (46,5)
Ne	63 (40,1)
Ne znam	21 (13,4)
Iskustva ispitanika u primeni ISO standarda	
Pozitivna	134 (85,4)
Negativna	23 (14,7)
Lični doživljaj uvođenja ISO standarda i njihove primene	
Pozitivan	146 (93,0)
Negativan	11 (7,0)

(93,6%), a najmanje sa ISO 30400 – sistemom menadžmenta ljudskim resursima (6,4%), ISO 30001 – sistemom menadžmenta rizicima (5,7%), ISO 45001 – sistemom menadžmenta bezbednosti i zdravlja na radu (5,1%) i ISO 14001 – sistemom menadžmenta životnom sredinom (4,5%) (tabela 1). Od svih navedenih šest standardizovanih siste-

ma menadžmenta rukovodioci smatraju da im najviše u radu mogu pomoći dva, i to ISO 9001 – sistem menadžmenta kvalitetom (96,8%) i ISO 27001 – sistem menadžmenta bezbednošću informacijama (89,2%). Takođe, su smatrali da su im najmanje važni za rad ISO 30001 – sistem menadžmenta rizicima (18,5%) i ISO 45001 - bezbednost i

Table 1. Knowledge and attitudes of managers in the Republic Health Insurance Fund of the Republic of Serbia, May 2017

Characteristics	Number (%) (N=157)
Which standardized management systems do you know?	
ISO 9001 – quality management system	156 (99.4)
ISO 27001 – information security management system	147 (93.6)
ISO 30400 – human resources management system	10 (6.4)
ISO 30001 – risk management system	9 (5.7)
ISO 14001 – environmental management system	8 (5.1)
ISO 45001 – occupational health and safety	7 (4.5)
Which of these standards can be helpful for your work?	
ISO 9001 – quality management system	152 (96.8)
ISO 27001 – information security management system	140 (89.2)
ISO 30400 – human resources management system	48 (30.6)
ISO 30001 – risk management system	29 (18.5)
ISO 45001 - occupational health and safety	28 (17.8)
Significance of ISO 30400 – human resources management system in implementing already applied standards	
No significance	2 (1.3)
Little significance	3 (1.9)
Significant	29 (18.5)
Very significant	64 (40.8)
Of greatest significance	59 (37.6)
Which way of introducing ISO standards is more appropriate?	
“Frontal”	30 (19.1)
“Gradual”	124 (79.0)
I do not know	3 (1.9)
Do you think that the introduction of ISO standards is correct and justified?	
Yes	145 (92.4)
No	8 (5.1)
I do not know	4 (2.6)
Do you think that certification costs are justified?	
Yes	109 (69.4)
No	33 (21.0)
I do not know	15 (9.6)
Were costs of operations reduced when ISO standards were introduced?	
Yes	73 (46.5)
No	63 (40.1)
I do not know	21 (13.4)
Experience of respondents related to the implementation of ISO standards	
Positive	134 (85.4)
Negative	23 (14.7)
Personal experience related to the introduction of ISO standards and their implementation	
Positive	146 (93.0)
Negative	11 (7.0)

their personal observations. Absolute numbers and percentages were used in data analysis.

Results

Of all the standardized management systems introduced in the Republic Health Insurance Fund of the Republic of Serbia, the largest percentage

of managers were familiar with ISO 9001 – quality management system (99.4%) and ISO 27001 – information security management system (93.6%), while they were least familiar with ISO 30400 – human resources management system (6.4%), ISO 30001 – risk management system (5.7%), ISO 45001 – occupational health and

Tabela 2. Pozitivna i negativna iskustva po pitanju primene ISO standardizovanih sistema menadžmenta iskazana od strane rukovodilaca Republičkog fonda za zdravstveno osiguranje Republike Srbije, maj 2017. godine

POZITIVNO ISKUSTVO	Broj (%) (N=157)	NEGATIVNO ISKUSTVO	Broj (%) (N=157)
Povećanje efikasnosti	104 (66,2)	Opterećujuće	17 (10,8)
Smanjena mogućnost greške	57 (36,3)	Obimnija administracija	42 (26,8)
Olakšan rad	49 (31,2)	Povećana potrošnja papira	9 (5,7)
Jednoobraznost u radu	113 (72,0)	Otpor promenama	39 (24,8)
Jednostavnija međusobna komunikacija	37 (23,6)	Zahteva više vremena za obavljanje radnih zadataka	13 (8,3)
Poboljšan rad filijala	124 (78,8)	Nedovoljan broj izvršilaca	8 (5,1)
Kontinuirano unapređenje poslovanja	73 (46,5)	Nedostatak prostora za arhiviranje obimne dokumentacije	21 (13,4)
Povećana odgovornost zaposlenih	67 (42,7)	Nedoslednost u primeni	19 (12,1)
Jasno utvrđene nadležnosti	52 (33,1)	Obimnost materijala za upoznavanje novozaposlenih sa poslovnim procesima	7 (4,5)
Povećanje kvaliteta rada	15 (9,6)	Teško primenjivo	3 (1,9)
Jasno definisan poslovni proces i aktivnosti	45 (28,7)	Radna dokumentacija nije ažurirana	31 (19,8)
Pomaže u radu	102 (65,0)		
Povećano zadovoljstvo zaposlenih	141 (89,8)		
Povećano zadovoljstvo osiguranika	2 (1,3)		
Povećano zadovoljstvo poslovnih partnera	8 (5,1)		
Povećano zadovoljstvo zdravstvenih ustanova	13 (8,3)		
Timski rad	5 (3,2)		
Povećanje sigurnosti u radu	2 (1,3)		
Povećana bezbednost podataka	97 (61,8)		
Bolja organizacija posla	147 (93,6)		
Lakše uvođenje novozaposlenih u rad	11 (7,0)		
Jasna podela posla	29 (18,5)		

zdravlje na radu (17,8%). U cilju sprovođenja standardizovanih sistema menadžmenta samo jedna trećina rukovodilaca (37,6%) je smatralo da je ISO 30400 – sistem menadžmenta ljudskim resursima od najvećeg značaja, a nešto više od jedne trećine da je veoma značajan. Manje od 4% je smatralo da je bez značaja ili da ima mali značaj. Većina rukovodilaca Republičkog fonda za zdravstveno osiguranje (79%) je bila za „postepeno” uvođenje i primenu ISO standarda, a 19% za „frontalno”. Za „frontalno” pristup uvođenju i primeni ISO standarda u Republičkom fondu zdravstvenog osiguranja u većem broju slučajeva bili su rukovodioci na trećem hijerarhijskom nivou, odnosno načelnici, dok su direktori i pomoćnici direktora iskazivali

u većem obimu suprotan stav. Većina rukovodilaca (92,4%) je smatrala da je ispravno i opravdano uvođenje standardizovanih sistema menadžmenta u Republički fond zdravstvenog osiguranja, odnosno smatrali su da se time doprinosi boljem poslovanju. Oko 93% rukovodilaca je imalo stav da je ispravno i opravdano uvođenje standardizovanih sistema menadžmenta u Republički fond zdravstvenog osiguranja, odnosno da se time doprinosi boljem poslovanju. Troškove sertifikovanja je oko dve trećine rukovodilaca smatralo opravdanim, a jedna trećina neopravdanim. Ispitanici najvišeg hijerarhijskog nivoa, njih 10% od ukupnog broja ispitanika, nisu bili opredeljeni u smislu opravdanosti troškova sertifikovanja. Skoro svaki drugi rukovodi-

Table 2. Positive and negative experience regarding the implementation of ISO standardized management systems shown by managers of the Republic Health Insurance Fund of the Republic of Serbia, May 2017

POSITIVE EXPERIENCE	Number (%) (N=157)	NEGATIVE EXPERIENCE	Number (%) (N=157)
Increased efficiency	104 (66.2)	Burdensome	17 (10.8)
Reduced possibility of mistake	57 (36.3)	More administration	42 (26.8)
Easier work	49 (31.2)	Increased use of paper	9 (5.7)
Uniformity of work	113 (72.0)	Resistance to changes	39 (24.8)
Easier communication	37 (23.6)	Demands more time for performing work tasks	13 (8.3)
Improved work of branches	124 (78.8)	Insufficient number of employees	8 (5.1)
Continuous improvement of business operations	73 (46.5)	Lack of space for storing extensive documentation	21 (13.4)
Increased responsibility of employees	67 (42.7)	Inconsistency of application	19 (12.1)
Clearly defined responsibilities	52 (33.1)	Extensive material for introducing new employees to business processes	7 (4.5)
Increased quality of work	15 (9.6)	Hard to be applied	3 (1.9)
Clearly defined business process and activities	45 (28.7)	Working documentation not updated	31 (19.8)
Helps at work	102 (65.0)		
Increased satisfaction of employees	141 (89.8)		
Increased satisfaction of the insured	2 (1.3)		
Increased satisfaction of business partners	8 (5.1)		
Increased satisfaction of healthcare institutions	13 (8.3)		
Team work	5 (3.2)		
Increased safety at work	2 (1.3)		
Increased information security	97 (61.8)		
Better work organization	147 (93.6)		
Easier introduction of new employees to work	11 (7.0)		
Clear division of responsibilities	29 (18.5)		

safety management system (5.1%) and ISO 14001 – environmental management system (4.5%) (Table 1). Of all the six mentioned standardized management systems, the managers believed that two can help them most in their work, namely ISO 9001 – quality management system (96.8%) and ISO 27001 – information security management system (89.2%). Also, they considered ISO 30001 – risk management system (18.5%) and ISO 45001 – safety and occupational health (17.8%) to be the least important for their work. In order to implement standardized management systems, only one third of managers (37.6%) considered ISO 30400 – human resources management system to

be of greatest importance, and a little more than one-third to be very important. Less than 4% of managers thought that it was of no importance or of little importance. The majority of managers of the Republic Health Insurance Fund (79%) supported the “gradual” introduction and implementation of ISO standards, while 19% supported “frontal”. Managers on the third hierarchical level, that is, heads, were in most cases for the “frontal” approach to the introduction and implementation of ISO standards in the Republic Health Insurance Fund, while directors and assistant directors expressed the opposite attitude to a greater extent. The majority of managers (92.4%) considered

Tabela 3. Pregled iskazanih ličnih doživljaja nakon uvođenja i primene ISO standardizovanih Sistema menadžmenta od strane rukovodilaca Republičkog fonda za zdravstveno osiguranje Republike Srbije, maj 2017. godine

POZITIVNO ISKUSTVO	Broj (%) (N=157)	NEGATIVNO ISKUSTVO	Broj (%) (N=157)
Unapređenje kvaliteta	9 (5,7)	Otpor promenama	49 (31,2)
Normalno	28 (17,8)	Dug period uvođenja	37 (23,6)
Pojednostavljen rad	12 (7,6)	Nužnost	13 (8,3)
Povećanu odgovornost	67 (42,7)	Opterećujuće u početku, kasnije korisno	29 (18,5)
Aktivno učešće u promeni	27 (17,2)	Kao ispostavljen zahtev	11 (7,0)
Zadovoljstvo, nakon otpora u početku uvođenja ISO standarda	21 (13,4)	Kao nametnutu obavezu	23 (14,7)
Zadovoljstvo unapređenjem poslovanja	132 (84,1)	Stresno	19 (12,1)
Olakšanje u radu	33 (21,0)	Suvišna obaveza	3 (1,9)
Potreba	7 (4,5)	Razočaravajuće, jer nije postignuto ono što je lično očekivano	2 (1,3)
Unapređenje poslovanja	51 (32,5)	Razočaravajuće, zbog nedoslednosti	2 (1,3)
Dobar metod za unapređenje poslovanja	37 (23,6)	Ustrojavajuće	1 (0,6)
Povećanje ličnih sposobnosti	3 (1,9)		
Pozitivno iskustvo	77 (49,0)		
Kao pomoć u radu	33 (21,0)		
Sve je moguće uraditi efikasnije i preciznije	3 (1,9)		
Neophodnost	5 (3,2)		
Vid ličnog usavršavanja	2 (1,3)		
Značajno olakšanje u radu	32 (20,4)		
Pozitivna promena	22 (14,0)		
Oduševljenje	1 (0,6)		
Entuzijazam zbog unapređenja poslovanja	3 (1,9)		
Afirmativno	31 (19,8)		
Izazov	7 (4,7)		
Delimično primenjivo	5 (3,2)		
Povećan napor, sa kasnijim benefitima	37 (23,6)		
Povećana odgovornost	15 (9,6)		

lac je smatrao da je uvođenjem ISO standarda (ISO 9001:2008 i ISO 27001:2005 standardizovanih sistema menadžmenta) i sertifikovanjem došlo do smanjenja troškova poslovanja u Republičkom fondu za zdravstveno osiguranje. Pozitivna iskustva po pitanju primene ISO standardizovanih sistema menadžmenta je imalo 85,4% rukovodilaca, a lični pozitivan doživljaj uvođenja ISO standarda i njihove primene je imalo 93% rukovodilaca.

Od svih pozitivnih iskustava rukovodilaca po pitanju primene ISO standardizovanih sistema menadžmenta u Republičkom fondu za zdravstveno

osiguranje najvažnija su bila: bolja organizacija posla (93,6%), povećanje zadovoljstva zaposlenih (89,8%), poboljšani rad filijale (78,8%) i jednoobraznost u radu (72,0%) (tabela 2). Od negativnih iskustava dominirali su obimnija administracija (26,8%) i otpor prema promenama (24,8%).

Od ličnih iskazanih pozitivnih doživljaja vezanih za uvođenje ISO standardizovanih sistema menadžmenta su zadovoljstvo unapređenjem poslovanja (84,1%) i povećana odgovornost (42,7%), a od negativnih otpor promenama (31,2%) i dug period uvođenja (23,6%) (tabela 3).

Table 3. Review of expressed personal experiences after the introduction and application of ISO standardized management systems by managers of the Republic Health Insurance Fund of the Republic of Serbia, May 2017.

POSITIVE EXPERIENCE	Number (%) (N=157)	NEGATIVE EXPERIENCE	Number (%) (N=157)
Improvement of quality	9 (5.7)	Resistance to changes	49 (31.2)
Normal	28 (17.8)	Long period of introduction	37 (23.6)
Easier work	12 (7.6)	Obligation	13 (8.3)
Increased responsibility	67 (42.7)	Burdensome at the beginning. later useful	29 (18.5)
Active participation in changes	27 (17.2)	As a set demand	11 (7.0)
Satisfaction after resistance at the beginning of introducing ISO standards	21 (13.4)	As imposed responsibility	23 (14.7)
Satisfaction related to improvement of business operations	132 (84.1)	Stressful	19 (12.1)
Ease at work	33 (21.0)	Additional duty	3 (1.9)
Need	7 (4.5)	Disappointing because we did not achieve what we expected	2 (1.3)
Improvement of operations	51 (32.5)	Disappointing due to inconsistency	2 (1.3)
Good method for improving operations	37 (23.6)	Demanding	1 (0.6)
Increase of personal abilities	3 (1.9)		
Positive experience	77 (49.0)		
Help at work	33 (21.0)		
Everything can be done in a more efficient and precise way	3 (1.9)		
Necessity	5 (3.2)		
Kind of personal improvement	2 (1.3)		
Significant ease at work	32 (20.4)		
Positive change	22 (14.0)		
Excitement	1 (0.6)		
Enthusiasm due to improvement of operations	3 (1.9)		
Affirmative	31 (19.8)		
Challenge	7 (4.7)		
Partly applicable	5 (3.2)		
Increased effort with later benefits	37 (23.6)		
Increased responsibility	15 (9.6)		

the introduction of standardized management systems in the Republic Health Insurance Fund to be correct and justified, that is, they believed that it contributed to better business operations. About 93% of managers thought that the introduction of standardized management systems in the Republic Health Insurance Fund was correct and justified, that is, that it contributed to better business operations. About 2/3 of managers thought that the costs of certification were justified, while 1/3 thought they were unjustified. Respondents of the

highest hierarchical level, 10% of the total number of respondents, were not determined in terms of the justification of certification costs. Almost every other manager believed that the introduction of ISO standards (ISO 9001:2008 and ISO 27001:2005 standardized management systems) and certification led to a reduction in business costs in the Republic Health Insurance Fund. 85.4% of managers had positive experience regarding the implementation of ISO standardized management systems, while 93% of managers had a personal

Tabela 4. Koristi od primene ISO standardizovanih sistema menadžmenta i sertifikacije od strane rukovodilaca Republičkog fonda za zdravstveno osiguranje Republike Srbije, maj 2017. godine

Koristi od primene ISO standarda i sertifikacije	Broj (%) (N=157)
Povećana efikasnost i produktivnost organizacije	109 (69,4)
Pojednostavljenost poslovnog procesa i olakšanje u svakodnevnom radu	65 (41,4)
Povećana zaštita podataka I informacionog sistema	97 (61,8)
Savesnije postupanje zaposlenih prema raspoloživim resursima	69 (44,0)
Standardizovanje poslova – radni zadaci se izvršavaju u skladu sa procedurama, uputstvima i obrascima, jednoobraznost poslovnih procesa	113 (72,0)
Jasna međusobna komunikacija horizontalno i vertikalno po nadležnostima	37 (23,6)
Definisan poslovni process	76 (48,4)
Lakše otkrivanje rizika I nedoslednosti u radu	9 (5,7)
Povećan stepen lične odgovornosti kroz jasno definisane nadležnosti	122 (77,7)
Ubrzavanje procesa rada – unapred definisane aktivnosti u izvršenju radnih zadataka sa unapred utvrđenim rokovima	17 (10,8)
Interna baza znanja – sistematizovano znanje u okviru Info portala	39 (24,8)
Povećanje zadovoljstva osiguranika, zaposlenih, zdravstvenih ustanova, privrednih subjekata i državnih institucija sa kojima imamo saradnju	151 (96,2)
Povećanje stepena dostupnosti podataka – definisan način komunikacije, upita, forme dostavljanja zahtevanih podataka, poštovanje rokova	2 (1,23)
Transparentnost u radu	14 (8,9)
Povećanje nivoa profesionalizma I kvaliteta rada zaposlenih – upotreba obrazaca i dokumenata po jasno definisanim procedurama, kroz jednoobraznost i poštovanje rokova	124 (79,0)
Stalna nadgradnja poslovnog procesa – uočavanje grešaka i rizika, kao i blagovremeno uvođenje sistemskih promena	73 (46,5)
Povećanje nivoa kvaliteta i njegovo kontinuirano održavanje	143 (91,1)
Smanjenje mogućnosti greške – uočavanje nove greške koje za posledicu ima izmenu procedura, uputstava i obrazaca, direktno dovodi do eliminisanja greške čija je mogućnost minimizirana samim uvođenjem ISO standarda	19 (12,1)
Povećanje mogućnosti kontrole rada i merljivost rezultata rada	30 (19,1)
Otklanjanje dilemma u primeni propisa	11 (7,0)
Pozitivni efekti na upravljanje od strane menadžmenta u ugled organizacije	143 (91,1)
Povećanje discipline zaposlenih, ispravnosti i preglednosti dokumentacije	50 (31,8)
Poboljšanje sistema upravljanja informacionom bezbednošću	109 (69,4)
Povećanje stepena kontrole bezbednosti podataka	97 (61,7)
Jasno utvrđene nadležnosti – horizontalno i vertikalno po hijerarhiji	52 (33,1)
Uspostavljanje kontrolnih mehanizama	19 (12,1)
Smanjenje mogućnosti improvizacije od strane – minimiziranje rizika	5 (9,6)

Rukovodioci su u najvećem broju sagledavali tri sledeće koristi od primene ISO standardizovanih sistema menadžmenta: povećanje zadovoljstva osiguranika, zaposlenih, zdravstvenih ustanova, privrednih subjekata i državnih institucija sa kojima Fond saraduje (96,2%); povećanje nivoa kvaliteta i njegovo kontinuirano održavanje (91,1%); i pozitivni efekti na upravljanje od strane menadžmenta i ugled organizacije (91,1%) (tabela 4).

Diskusija

Rezultati našeg istraživanja pokazuju da je 99,4% ispitanika Republičkog fonda za zdravstveno osiguranje poznavalo standardizovani sistem menadžmenta ISO 9001 što je očekivano i govori u prilog činjenici da je sistem menadžmenta kvalitetom ISO 9001:2008 u potpunosti primenljiv na najvišim hijerarhijskim nivoima, te je doslednost u primeni visoka (9). Jedino ovakav

Table 4. Advantages of application of ISO standardized management systems and certification by managers of the Republic Health Insurance Fund of the Republic of Serbia, May 2017

Koristi od primene ISO standarda i sertifikacije	Broj (%) (N=157)
Increased efficiency and productivity of organization	109 (69.4)
Simplified business operations and ease at everyday work	65 (41.4)
Increased security of data and information system	97 (61.8)
Employees are more conscientious about available resources	69 (44.0)
Standardization of work – work tasks done in line with procedures, instructions and forms, uniformity of business processes	113 (72.0)
Clear mutual communication horizontally and vertically by responsibilities	37 (23.6)
Defined business process	76 (48.4)
Easier discovery of risks and inconsistency at work	9 (5.7)
Increased level of personal responsibility through clearly defined accountabilities	122 (77.7)
Acceleration of working process – activities defined in advance for performing tasks with deadlines set in advance	17 (10.8)
Internal base of knowledge	39 (24.8)
Increased satisfaction of the insured, employees, health care institutions, enterprises and state institutions that we cooperate with	151 (96.2)
Increased level of data availability – defined way of communication, inquiries, ways of delivering requested data, respecting deadlines	2 (1.23)
Work transparency	14 (8.9)
Increased level of professionalism and quality of work of employees – use of forms and documents according to clearly defined procedures, through uniformity and respecting deadlines	124 (79.0)
Constant improvement of business processes – noticing errors and risks, as well as timely introduction of system changes	73 (46.5)
Increasing the level of quality and its continuous maintenance	143 (91.1)
Reduction of the probability of mistake – noticing a new mistake resulting in the change of procedures, instructions and forms, which leads to the elimination of the mistake whose probability has been minimized by the introduction of ISO standard	19 (12.1)
Increased possibility of work control and measurement of results	30 (19.1)
Removing dilemmas in the application of regulations	11 (7.0)
Positive effects on the management and reputation of organization	143 (91.1)
Increased discipline of employees, correctness and clearness of documentation	50 (31.8)
Improving the system of managing information security	109 (69.4)
Increased level of control of information security	97 (61.7)
Clearly determined authority – horizontally and vertically according to hierarchical positions	52 (33.1)
Establishment of control mechanisms	19 (12.1)
Reduced possibility of improvisation – risk minimization	5 (9.6)

positive experience in relation to the introduction of ISO standards and their implementation.

Of all the positive experiences of managers regarding the implementation of ISO standardized management systems in the Republic Health Insurance Fund, the most important were the following: better organization of work (93.6%), increased employee satisfaction (89.8%), improved work of the branch office (78.8%) and uniformity of

work (72.0%) (Table 2). Of the negative experiences, more extensive administration (26.8%) and resistance to changes (24.8%) were dominant. The personal positive experiences related to the introduction of ISO standardized management systems included satisfaction with the improvement of business (84.1%) and increased responsibility (42.7%), while negative were resistance to changes (31.2%) and a long period of introduction (23.6%) (Table 3).

sistem može da obezbedi kontinuirano povećanje stepena zadovoljstva korisnika usluga Republičkog fonda za zdravstveno osiguranje, počevši od osiguranika do zdravstvenih ustanova i pravnih lica sa kojima Republički fond zaključuje ugovore.

Međutim, nešto manji broj, samo 93,6% rukovodilaca Fonda je poznavalo ISO/IEC 27001 - sistem menadžmenta bezbednošću informacija (10), mada su oba sistema menadžmenta paralelno uvedena u poslovanje Fonda. Podaci kojima državni fond zdravstvenog osiguranja raspolaže, počevši od matične evidencije osiguranika do izvršenih zdravstvenih usluga u sistemu zdravstvene zaštite Republike Srbije i u okviru zdravstvenih sistema u inostranstvu, a posebno poverljivosti podataka u vezi dijagnoza, obavezuju svakog rukovodioca na adekvatnu zaštitu informacija i stvaranje uslova za apsolutnu bezbednost informacija. Ova razlika u poznavanju ova dva standardizovana sistema menadžmenta nije u skladu sa očekivanjima. Takođe, postavlja se pitanje da li je problem nastao odmah prilikom uvođenja standardizovanih sistema menadžmenta u Republički fond obzirom da je primenjen frontalni pristup i nemogućnost da se prihvati promena, shvati značaj i podjednako primene oba standardizovana sistema menadžmenta (ISO 9001 i ISO 27001) u istom vremenskom periodu.

Ipak, uzevši u obzir činjenicu da je među 93,6% onih koji poznaju oba sistema bilo uključeno 100% svih hijerarhijski najviših rukovodilaca, može se smatrati da je došlo do značajnog unapređenja poslovanja. Nepoznavanje oba sistema od strane svih rukovodilaca je rezultat otpora zaposlenih na promene i stres koje je izazvalo „frontalno” uvođenje dva standardizovana sistema menadžmenta, kao i definisanje poslovnih procesa zakonskim i podzakonskim aktima Republike Srbije koji određuju nadležnosti i način poslovanja Republičkog fonda.

Međutim, istraživanje je pokazalo da postoje rukovodioci koji poznaju i druge standardizovane sisteme menadžmenta koji takođe mogu biti od značaja za poslovanje (npr. 6,4% zna za ISO 30400 – sistem menadžmenta za upravljanje ljudskim resursima; 5,7% za ISO 30001 – sistem menadžmenta za upravljanje rizikom 5,7%; 5,1% za ISO 14001 - sistem zaštite životne sredine; 4,5% za ISO 45001 - bezbednost i zdravlje na radu).

Uvođenjem informacionog sistema u sistem zdravstvene zaštite, u središte pažnje se više ne

postavlja funkcionisanje tog sistema, već sigurnost informacija, odnosno bezbednosti „lične zdravstvene informacije” prema standardu ISO 27001 (10). Sigurnost zdravstvenih informacija o svakom pojedincu bi trebao da bude imperativ poslovanja svih organizacija u sektoru zdravstvenog osiguranja. Posmatrano iz ugla Republičkog fonda za zdravstveno osiguranje, to su lične informacije o svakom pojedinačnom osiguraniku evidentirane u matičnoj evidenciji i zdravstvene informacije počevši od izvršenih usluga, dijagnoza, odobrenih načina lečenja, stručna medicinska mišljenja o opravdanosti ostvarivanja nekog od prava zdravstvenog osiguranja. Značajno je istaći da sistemi najrazvijenijih zemalja u sektoru zdravstvenog osiguranja počivaju na načelu solidarnosti i načelu dostupnosti. Primenom standardizovanih sistema menadžmenta, a posebno ISO 9001 i ISO 27001 standarda, navedena načela dodatno dobijaju na značaju i njihovom poštovanju usled odvijanja standardizovanog poslovnog procesa (3).

Prema poslednjim istraživanjima, kao i podacima Svetske banke i Svetske zdravstvene organizacije (11-14), zemalje koje imaju najveći stepen zadovoljstva korisnika sistemom zdravstvene zaštite, a mogu da posluže kao dobri primeri, su Švajcarska, Kanada, Nemačka, Holandija, Francuska, Engleska i SAD. Pored razlika u izdvojenom novcu, dostupnosti, načinu organizacije nacionalnog sistema zdravstvene zaštite postoji zajednička karakteristika svih, a to je da teže jednoobraznosti poslovanja i u osnovi standardizaciji poslovnih procesa. U sistemu zdravstvene zaštite razvijenih zemalja standardizovani sistem menadžmenta je podrazumevan, a akcenat je stavljen na pružanje usluga. Institucije koje su izvor finansiranja imaju možda manje vidljivu, ali izuzetno odgovornu, ulogu u standardizaciji poslovanja sa akcentom na ISO 9000 i ISO 27000 (13,14). Većinom, nacionalni fondovi zdravstvenog osiguranja imaju politiku da se ugovori o sprovođenju zdravstvenih usluga, za račun osiguranika, sprovede sa pružiocima zdravstvenih usluga koji su sertifikovani, odnosno akreditovani, prema nacionalnim državnim preporukama i politici kvaliteta i sigurnosti (ISO 9001 i ISO 27001). Podaci koji se koriste i razmenjuju u sistemu zdravstvene zaštite u nekim zemljama podležu i nacionalnoj i međunarodnoj zakonskoj regulativi kojom se štiti pravo svakog građanina, kao osiguranika i pacijenta, čuva lični integritet i sprečava zloupotreba „lične zdravstvene infor-

The largest number of managers saw the following three benefits related to the application of ISO standardized management systems: increased satisfaction of policy holders, employees, health institutions, business entities and state institutions with which the Fund cooperates (96.2%); increasing the level of quality and its continuous maintenance (91.1%); and positive effects on management and reputation of the organization (91.1%) (Table 4).

Discussion

The results of our study show that 99.4% of the respondents of the Republic Health Insurance Fund were familiar with the standardized management system ISO 9001, which was expected and which speaks in favor of the fact that ISO 9001:2008 quality management system was fully implemented at the highest hierarchical levels, and that consistency of application was high (9). Only such a system can ensure a continuous increase in the level of satisfaction of users of the Republic Health Insurance Fund, starting from the insured persons to health institutions and legal entities with which the Republic Fund concludes contracts.

However, a slightly smaller number, that is, 93.6% of managers of the Fund (93.6%) were familiar with ISO/IEC 27001 – information security management system (10), although both management systems were introduced in the Fund's operations in parallel. The data available to the state health insurance fund, starting from the register of insured persons to performed health services in the health care system of the Republic of Serbia and within health systems in foreign countries, and especially the confidentiality of data related to diagnoses, obliges every manager to adequately protect information and create conditions for absolute security of information. This difference regarding the knowledge of these standardized management systems is not in line with expectations. Also, the question is whether the problem appeared immediately during the introduction of standardized management systems in the Republic Fund, given that the frontal approach was applied and the inability to accept the change, realize the importance and equally apply both standardized management systems (ISO 9001 and ISO 27001) in the same period of time.

However, considering the fact that 93.6% of those who were familiar with both systems included 100% of all hierarchically highest managers, it can be said that there came to a significant improvement of business operations. The fact that not all the managers were familiar with both systems is the result of employees' resistance to changes and stress caused by the frontal introduction of two standardized management systems, as well as the definition of business processes by laws and by-laws of the Republic of Serbia that determine the competences and business operations of the Republic Fund.

However, the research showed that there were managers who were familiar with other standardized management systems that can also be of importance for business operations (e.g. 6.4% knew about ISO 30400 – management system for human resources; 5.7% about ISO 30001 – risk management system; 5.1% about ISO 14001 – system for the protection of environment; 4.5% about ISO 45001 – occupational health and safety).

By introducing the information system into the health care system, the focus is no longer on the functioning of that system, but on the security of information, that is, the security of "personal health information" according to ISO 27001 (10). The security of health information about each individual should be the business imperative of all organizations in the health insurance sector. Seen from the perspective of the Republic Health Insurance Fund, this relates to personal information about each insured individual in the registry and health information starting from services, diagnoses, approved methods of treatment, expert medical opinion on the justification of exercising some of the health insurance rights. It is important to point out that the systems of the most developed countries in the health sector are based on the principle of solidarity and the principle of availability. By applying standardized management systems, particularly ISO 9001 and ISO 27001 standards, the aforementioned principles gain additional importance and respect due to standardized business operations (3).

According to the latest research, as well as data from the World Bank and World Health Organization (11-14), countries that have the highest level of satisfaction of users of the health care system and that can be good examples are

macije" u vezi sa fizičkim ili mentalnim zdravljem, ili o pružanju zdravstvene usluge pojedincu.

Države sa najvećim godišnjim troškovima zdravstvene zaštite po stanovniku u svetu su SAD, Švajcarska i Norveška (13,15). Postoji korelacija između ukupnog troška država za zdravstvenu zaštitu po stanovniku i prosečnog životnog veka. Švajcarska je zemlja sa najvećim godišnjim troškom po stanovniku ali i najboljim efektima (15,16). Izdvaja se za zdravstvenu zaštitu 6.468 \$ godišnje po stanovniku, a prosečan životni vek osoba je 83 godine (15,16). Negde oko 81% osiguranika je ocenilo da je njihovo dobro zdravstveno stanje zasnovano na univerzalnom sistemu zdravstvene zaštite, a 99,5% stanovnika je osigurano (15,16). Sve navedeno je rezultat kontinuiranog unapređenja sistema zdravstvene zaštite, ali i institucije zdravstvenog osiguranja kao osnovnog izvora finansiranja, i pored izuzetno složene unutrašnje državne organizacije. Zakonskom regulativom u oblasti zdravstvene zaštite Švajcarske je predviđeno da na 1000 stanovnika ima 17 medicinskih tehničara i 4 lekara (15-18). Međutim, neuporedivost Švajcarskog modela finansiranja zdravstvene zaštite i modela u Republici Srbiji proizilazi iz toga što ne postoji jedinstveni nacionalni fond Švajcarske, već je osnovni paket univerzalnog osiguranja određen zakonskom regulativom, a izvor finansiranja su privatni fondovi zdravstvenog osiguranja koji imaju mogućnost ostvarenja profita obavljanjem delatnosti, sa izuzetno izraženim stepenom konkurentnosti. Direktno uporediv sa zakonskom regulativom i institucijama Republike Srbije je izvor finansiranja zdravstvene zaštite koji u Švedskoj sprovodi Agencija obaveznog socijalnog osiguranja Švedske „Försäkringskassan”. Neke od zakonskih obaveza Agencije su finansijsko obezbeđenje procesa lečenja i finansijsko obezbeđenje osiguranika tokom bolesti. Sam proces standardizacije poslovnih procesa u Agenciji obaveznog socijalnog osiguranja Švedske „Försäkringskassan” je započet tokom 1998. godine. Kompletan sistem državne uprave Švedske je započeo proces standardizacije, a time i njen zdravstveni sistem u celini. Prema zvaničnim podacima iz 2010. godine, Agencija je standardizovala poslovne procese prema preporukama Vlade Švedske. Kao i sve organizacije za sprovođenje zdravstvenog osiguranja u Evropi, Švedska je pristupila sistemu „European Health Insurance Card” (EHIC card) odnosno Evropskoj karti zdravstvenog osiguranja. Izdaje se besplatno osig-

urancima Evropske Unije, Irske, Lihtenštajna, Norveške i Švajcarske, radi mogućnosti neophodnog medicinskog tretmana besplatno ili po povoljnijim cenama, radi nastavka njihovog boravka u navedenim državama i državama članicama Evropske unije (19). Prilikom reforme sektora zdravstvenog osiguranja u Evropi, početni proces je bio standardizacija poslovnih procesa nacionalnih osiguravajućih institucija. Krajnji korak reforme je bilo uvođenje Evropske zdravstvene kartice, koja ne može biti uvedena bez standardizacije poslovnih procesa u skladu sa ISO standardizovanim sistemima menadžmenta ISO 9001 i ISO 27001 (20,21). Agencija obaveznog socijalnog osiguranja je svoj poslovni proces uvođenjem standardizovanih sistema menadžmenta unapredila u tolikoj meri da za rezultat ima da su 99% stanovnika Švedske osiguranici Agencije (21). Privatni sektor zdravstvenog osiguranja ima učešće od 3% od ukupnog broja osiguranika (21). Ugovori sa zdravstvenim ustanovama za pružanje zdravstvenih usluga osiguranicima mogu biti potpisani samo sa sertifikovanim, odnosno akreditovanim zdravstvenim ustanovama. Time se insistira na kvalitetu zdravstvene usluge koja se pruža osiguraniku i garantuje sigurnost i nepovredivost lične zdravstvene informacije (3).

Neposredno poznavanje pozitivne zakonske regulative Republike Srbije kojom je definisan rad državnog fonda zdravstvenog osiguranja, ali i unutrašnjih poslovnih procesa u njemu od strane direktora, pomoćnika direktora i načelnika svih organizacionih jedinica omogućavaju precizan odgovor gde standardizovani sistem menadžmenta može da pomogne u radu Republičkog fonda za zdravstveno osiguranje. U našem istraživanju, manji deo rukovodilaca je prepoznao druge standardizovane sisteme menadžmenta kao što su ISO 30400 – sistem menadžmenta rizicima (22) (24,2%), ISO 45001 - bezbednost i zdravlje na radu (23) (4,5%) i ISO 30001 - sistem menadžmenta za upravljanje rizikom (24) (5,7%). Poslednji navedeni sistem ima poseban pozitivan uticaj na poslovanje Sektora javnih nabavki i Sektora za finansije Direkcije Republičkog fonda, a time direktno na poslovanje svih organizacionih jedinica i celokupan zdravstveni sistem Republike Srbije naročito kroz centralizovane javne nabavke. Centralizovane javne nabavke su izuzetno osetljiv poslovni proces, koji u potpunosti zavisi od raspoloživih finansijskih sredstava, te spoznajom ove činjenice upravljanje

Switzerland, Canada, Germany, the Netherlands, France, England and the USA. In addition to the differences in allocated money, availability, the way of organization of the national health care system, there is a common characteristic of all of them, which means that they strive for business uniformity and, basically, the standardization of business processes. In the health care system of developed countries, a standardized management system is the default, and the emphasis is placed on providing services. Institutions that are the source of funding have perhaps less visible, but extremely responsible role in business standardization, with an emphasis placed on ISO 9000 and ISO 27000 (13,14). For the most part, the policy of national health insurance funds implies that the contracts on providing health services, on behalf of the insured, are concluded with the providers of health services that are certified or accredited according to national government recommendations and quality and safety policies (ISO 9001 and ISO 27001). Data which are used and exchanged in the system of health care of a country are subject to both national and international legislation that protects the right of each citizen as an insured person and a patient, preserves personal integrity and prevents the misuse of "personal health information" related to physical or mental health, or provision of health services to individuals.

Countries with the highest annual healthcare costs per inhabitant in the world are the USA, Switzerland, and Norway (13,15). There is a correlation between the country's total cost of health care per inhabitant and average life expectancy. Switzerland is the country with the highest annual cost per inhabitant, but also the best effects (15,16). 6,468 dollars is allocated for health care per inhabitant annually, and the average life expectancy is 83 years (15,16). About 81% of the insured persons assessed that their good state of health is based on the universal health care system, and 99.5% of the population is insured (15,16). All of the above mentioned is the result of continuous improvement of the health care system, but also of the institutions of health insurance as the main source of financing in addition to the extremely complex internal state organization. According to the legislation in the field of health care in Switzerland, there are 17 medical technicians and 4 doctors per 1000 inhabitants (15-18). However, the incomparability of the Swiss model

of financing the health care and the model in the Republic of Serbia stems from the fact that there is no single national fund of Switzerland, but the basic package of universal insurance is determined by legal regulations, while the source of financing includes private health insurance funds that have the possibility of making profit by performing their operations, with an extremely pronounced degree of competitiveness. The source of financing health care implemented in Sweden by the Swedish Agency for mandatory health insurance "Försäkringskassan" is directly comparable to the legislation and institutions of the Republic of Serbia. Some of the legal obligations of the Agency include financial securing of the treatment process and financial securing of insured persons during the illness. The process of standardization of business processes in the Swedish Social Insurance Agency "Försäkringskassan" was started in 1998. The complete system of state administration of Sweden began the process of standardization, including the health system as a whole. According to the official data from 2010, the Agency standardized the business process according to the recommendations of the Government of Sweden. Like all health insurance organizations in Europe, Sweden joined the system of the European Health Insurance Card (EHIC card). It is issued free of charge to insured persons of the European Union, Ireland, Liechtenstein, Norway and Switzerland for the possibility of necessary medical treatment free of charge or at more favorable prices, so that people could continue their stay in the mentioned countries and member states of the European Union (19). During the reform of the health insurance sector in Europe, the initial process included the standardization of business processes of national insurance institutions. The final step of the reform was the introduction of the European health card, which could not be introduced without standardization of business processes in accordance with ISO standardized management systems ISO 9001 and ISO 27001 (20,21). The Agency for mandatory social insurance improved its business process by introducing standardized management systems to such an extent that 99% of the population of Sweden is insured by the Agency (21). The private health insurance sector has a share of 3% of the total number of insured persons (21). Contracts with health institutions for the provision of health

rizikom se postavlja kao ključni standard koji može da pomogne u radu Republičkog fonda zdravstvenog osiguranja.

Naši rezultati pokazuju da je većina (78,4%) rukovodilaca sagledala važnost menadžmenta ljudskim resursima u sprovođenju standardizovanih sistema menadžmenta (ISO 30400). Republički fond je zakonskom regulativom ograničen u smislu broja zaposlenih, a u nekim slučajevima i same strukture zaposlenih. Smanjenje broja zaposlenih za više od 400, u odnosu na period kada su uvođeni standardizovani sistemi menadžmenta ISO 9001:2008 i ISO 27001:2005, predstavlja značajno opterećenje za ostale zaposlene s obzirom da je obim poslova povećan a broj izvršilaca značajno smanjivan.

Pogodnost trenutka za uvođenje standardizovanih sistema menadžmenta je sama po sebi diskutabilna zbog prirodnog otpora zaposlenih na uvođenje promena. Uvek je neophodno izabrati pravi pristup prilikom uvođenja novina i, koliko je to moguće, pogodan trenutak. Sagledavanje raspoloživosti ljudskih resursa u Republičkom fondu kao nosilaca promena koje dolaze uvođenjem standardizovanih sistema menadžmenta je preduslov za uspešno uvođenje i sprovođenje u budućnosti. S tim u vezi, u trenutku procesa uvođenja i sertifikacije za ISO 9001 i ISO 27001 standardizovane sisteme menadžmenta nije bilo naznaka da može doći do faktora koji mogu biti ograničavajući u pogledu raspoloživosti kadra. Republički fond za zdravstveno osiguranje Republike Srbije je prvi pristupio procesu uvođenja standardizovanih sistema menadžmenta u odnosu na sve zemlje u okruženju. Izabran je „frontalni” pristup kao način uvođenja i primene ISO standarda. U našem istraživanju, veći deo (79%) rukovodilaca Republičkog fonda za zdravstveno osiguranje smatralo je da je „postepeno” uvođenje i primena ISO standarda pogodnije u odnosu na „frontalno”. Međutim, za „frontalni” pristup uvođenju i primeni ISO standarda u Republičkom fondu zdravstvenog osiguranja u većini slučajeva bili su rukovodioci na trećem hijerarhijskom nivou, odnosno načelnici, dok su direktori i pomoćnici direktora iskazivali u većem obimu suprotan stav. Mogući uzrok je njihov bolji uvid u celokupne poslovne procese sa višeg hijerarhijskog nivoa.

Opravdanost uvođenja standardizovanih sistema menadžmenta može biti posmatrana iz više aspekata. Neposredni učesnici poslovnih procesa pre i posle uvođenja ISO standardizovanih modela, koji

su ujedno u većini i rukovodioci, mogu dati najbolju ocenu opravdanosti. Rezultati našeg istraživanja pokazuju da oko 92,4% rukovodilaca smatrala da je ispravno i opravdano uvođenje standardizovanih sistema menadžmenta (ISO 9001:2008 i ISO 27001:2005 standarda) u Republički fond zdravstvenog osiguranja, odnosno da se time doprinosi boljem poslovanju.

Odluka o uvođenju standardizovanih sistema menadžmenta i sertifikacije direktno dovodi do angažovanja neophodnih ljudskih, finansijskih i materijalnih resursa za sprovođenje samog procesa. Prilikom sprovođenja istraživanja dobijeni su podaci da nikada nisu utvrđeni tačni troškovi uvođenja i sertifikacije ISO 9001:200849 i ISO 27001:200550 standardizovanih sistema menadžmenta i da nisu izmereni njihovi efekti. Iz tog razloga, rukovodioci Fonda pitani su o opravdanosti troškova sertifikovanja. Tako da je oko dve trećine rukovodilaca smatralo troškove sertifikovanja opravdanim, a ispitanici najvišeg hijerarhijskog nivoa, njih 10% od ukupnog broja ispitanika, nisu bili opredeljeni u smislu opravdanosti troškova sertifikovanja.

Važno je uočiti da je mali broj rukovodilca koji jasno razdvajaju proces uvođenja od same sertifikacije standarda. Često se ponovno sertifikovanje istog ISO standarda smatra bespotrebim finansijskim izdatkom, ali se uočava potreba za revizijom procedura uvedenih standarda i usklađivanje sa izmenama u zakonskim i podzakonskim aktima Republike Srbije koji su direktno doveli do izmena u poslovanju Republičkog fonda za zdravstveno osiguranje. S tim u vezi, samo 69,4% rukovodilaca naše studije je smatralo opravdanim troškove sertifikovanja.

Skoro svaki drugi rukovodilac u našem istraživanju je smatrao da je uvođenjem ISO standarda (ISO 9001:2008 i ISO 27001:2005 standardizovanih sistema menadžmenta) i sertifikovanjem došlo do smanjenja troškova poslovanja u Republičkom fondu. Oni koji su imali suprotno mišljenje su većinom ispitanici koji direktno sprovode propisane procedure, odnosno načelnici, a značajno je da nekolicina njih iznosi i stav da su troškovi povećani zbog obimnije administracije i troškova materijala za sprovođenje procedura.

Iskustva ispitanika u primeni ISO standardizovanih sistema menadžmenta u Republičkom fondu za zdravstveno osiguranje su izuzetno bitna sa stanovišta sagledavanja stepena uspešnosti uvođenja

services to insured persons can only be signed with certified or accredited health institutions. Thus, the quality of health service provided to the insured is insisted on and safety and inviolability of personal health information is guaranteed (3).

When directors, assistant directors and heads of all organizational units know about the positive legislation of the Republic of Serbia, which defines the work of the state health insurance fund, as well as the internal business processes in it, it enables a precise response where the standardized management system can help in the work of the Republic Health Insurance Fund. In our study, a smaller number of managers recognized other standardized management systems such as ISO 30400 – risk management system (22) (24.2%), ISO 45001 – occupational health and safety (23) (4.5%) and ISO 30001 – management system for risk management (24) (5.7%). The last above mentioned system has a particularly positive influence on the business operations of the Public Procurement Sector of the Directorate of the Republic Fund, and thus directly on the operations of all organizational units and the entire healthcare system of the Republic of Serbia, especially through centralized public procurement. Centralized public procurement is an extremely sensitive business process, which is completely dependent on the available financial resources, and by realizing this fact, risk management is set as a key standard that can help the work of the Republic Health Insurance Fund.

Our results show that the majority (78.4%) of managers realized the importance of human resources management in the implementation of standardized management systems (ISO 30400). The Republic Fund is limited by law in terms of the number of employees, and in some cases also the structure of employees. The reduction in the number of employees by more than 400, in comparison to the period when the standardized management systems ISO 9001:2008 and ISO 27001:2005 were introduced, represents a significant burden for other employees, considering that the scope of work increased and the number of employees was significantly reduced.

The opportune moment to introduce standardized management systems is in itself debatable due to employees' natural resistance to change. It is always necessary to choose the right approach when introducing novelties and

the most convenient moment. Realizing the availability of human resources in the Republic Fund as the bearers of changes that come with the introduction of standardized management systems is a prerequisite for the successful introduction and implementation in the future. In this regard, at the time of the introduction and certification of ISO 9001 and ISO 27001 standardized management systems, there were no indications that there could be factors that could be limiting in terms of staff availability. The Republic Health Insurance Fund was the first to start the process of introducing standardized management systems in relation to all countries in the surrounding area. A "frontal approach" was chosen as a way of introducing and applying ISO standards. In our study, the majority (79%) of the managers of the Republic Health Insurance Fund considered that the "gradual" introduction and implementation of ISO standards is more suitable than "frontal". However, managers at the third hierarchical level, that is, heads, supported the "frontal" approach to the introduction and implementation of ISO standards in the Republic Health Insurance Fund in most cases, while directors and assistant directors expressed the opposite attitude to a greater extent. A possible cause could be their better insight into the entire business processes from a higher hierarchical level.

The justification for the introduction of standardized management systems can be viewed from different perspectives. Immediate participants in business processes before and after the introduction of ISO standardized models, who are also managers in most cases, can best assess the justification. The results of our study show that about 92.4% of managers believed that the introduction of standardized management systems (ISO 9001:2008 and ISO 27001:2005) in the Republic Health Insurance Fund was correct and justified, that is, that it contributed to better business operations.

The decision to introduce standardized management and certification systems directly leads to the engagement of necessary human, financial and material resources for the implementation of the process itself. During the research, data was obtained that the exact costs of the introduction and certification of ISO 9001:2008 49 and ISO27001:200550 standardized management systems were never determined and

i sertifikacije u smislu unapređenja nivoa poslovanja. Pozitivna iskustva po pitanju primene ISO standardizovanih sistema menadžmenta je imalo 85,4%, a lični pozitivan doživljaj po pitanju uvođenja ISO standarda i njihove primene 93% rukovodilaca. Uzevši u obzir učešće pozitivnog iskustva ispitanika i njihovu jasnu percepciju gde je došlo do povoljšanja u okviru poslovnog procesa državnog fonda za zdravstveno osiguranje, možemo reći da je uvođenje ISO 9001:2008 i ISO 27001:2005 standardizovanih sistema menadžmenta dalo željeni značajan doprinos podizanju nivoa poslovanja. Može se smatrati da je lični doživljaj ključ u realizaciji uvođenja ISO standarda. Lični negativan doživljaj uvođenja ISO standarda je imalo 7% rukovodilaca, što je uobičajen procenat, odnosno to su obično ljudi koji imaju otpor prema bilo kojim promenama. Početni otpor uvođenju i primeni ISO standarda, generisan i nedostatkom vremena i motivacije za dodatne napore, neophodne u cilju implementacije, savladan je u toku procesa primene procedura, uputstava i obrazaca prilikom rešavanja konkretnih poslovnih zadataka po tačno unapred definisanim aktivnostima, te je većina rukovodilaca bila zadovoljna novim načinom rada.

Prema dosadašnjim istraživanjima najveća korist je ujednačavanje prakse i otklanjanje dilema u primeni propisa. Otuda i pozitivni efekti na upravljanje, kvalitet obavljanja poslova i zadataka, efikasnost, kao i na imidž organizacije. Da bi se održao novoostvareni kvalitet i korist, najveći problem je neophodnost ažuriranja, usled promene propisa i drugih okolnosti u radnom okruženju, kao i postizanje visokog stepena preciznosti i ispravnosti prilikom regulisanja konkretnih poslovnih procesa.

Jasno definisanje poslovnih procesa dovodi direktno do podele nadležnosti i ovlašćenja, transparentne međusobne zavisnosti i uslovljenosti, a time i pojedinačne odgovornosti svakog zaposlenog i mogućnosti praćenja poštovanja definisanih pravila poslovanja kroz merenje i praćenje parametara efikasnosti poslovanja. Takođe, unificiranje procesa javnih nabavki i jasnim definisanjem aktivnosti u postupanju organizacionih jedinica, uvođenje politika, procedura i uputstava u okviru ISO 27001:200563 standarda, doprinelo je znatnom olakšanju u poslovnom procesu sektora.

Koristi od uvođenja ISO 9001:200867 i ISO 27001:200568 standardizovanih sistema menadžmenta su izuzetno značajne za sistem poslovanja Republičkog fonda za zdravstveno osiguranje R.

Srbije kao osnovnog izvora finansiranja sistema zdravstvene zaštite, a preko njega indirektno korist za svakog osiguranika, sistem zdravstvene zaštite Republike Srbije i društvo u celini. Neophodno je pronaći način obezbeđenja adekvatnih ljudskih resursa za ažuriranje procedura, uputstava i obrazaca.

Zaključak

Poslovanje Republičkog fonda zdravstvenog osiguranja je unapređeno uvođenjem standardizovanih sistema menadžmenta ISO 9001 i ISO 27001. Analiza istraživanja koje je sprovedeno u svim organizacionim jedinicama Republičkog fonda za zdravstveno osiguranje, sa ispitanicima rukovodilcima na najvišem hijerarhijskom nivou, jasno pokazuje da primena standardizovanih sistema menadžmenta može značajno da doprinese podizanju nivoa poslovanja Republičkog fonda za zdravstveno osiguranje.

Neophodno je dodatno unaprediti postojeći poslovni proces Republičkog fonda za zdravstveno osiguranje, ali i razmotriti mogućnosti uvođenja i primene ISO 45001- sistem menadžmenta zdravlja i bezbednosti i ISO 14001 - sistema menadžmenta životne sredine. Kontinuirano unapređenje poslovnog procesa Republičkog fonda za zdravstveno osiguranje, usklađeno sa zakonskom regulativom Republike Srbije, Strategijom razvoja sistema zdravstvene zaštite i potrebama osiguranika, zbog prirode svog uticaja na celokupni zdravstveni sistem, vodi ka kvalitetnijem zdravstvenom sistemu Republike Srbije i boljem opštem zdravstvenom stanju društva.

Konflikt interesa

Autor je izjavio da nema konflikta interesa.

Reference

1. Zakon o zdravstvenom osiguranju "Službeni glasnik RS", br. 107/2005, 109/2005, 57/2011, 110/2012 - Odluka US RS, 119/2012, 99/2014, 123/2014, 126/2014 - Odluka US RS i 106/2015.
2. Saltman RB, Busse R, Figueras J. Social health insurance systems in western Europe. In: Figueras J, McKee M, Mossialos E, Saltman RB (editors), European Observatory on Health Systems and Policies Series; Great Britain: WHO, 2004; Available at: <https://eurohealthobservatory.who.int/docs/librariesprovider3/studies---external/social-health-insurance-systems-western-europe.pdf>
3. Filipović J, Jovanović B, Bjelović M. Menadžment kvaliteta u zdravstvu, Fakultet organizacionih nauka,

that their effects were not measured. Therefore, the managers of the Fund were asked about the justification of the certification costs. Thus, about two-thirds of managers considered the costs of certification to be justified, and the respondents of the highest hierarchical level, 10% of the total number of respondents, were not determined in terms of the justification of the costs of certification.

It is important to note that there are few managers who clearly separate the process of introduction of standards from the certification itself. Re-certification of the same ISO standard is often considered to be the unnecessary financial expense, but there is a need to revise the procedures of introduced standards and align them with changes in laws and by-laws of the Republic of Serbia, which directly led to changes in the operations of the Republic Health Insurance Fund. In this regard, only 69.4% of managers in our study considered the costs of certification to be justified.

Almost every other manager in our study believed that the introduction of ISO standards (ISO 9001:2008 and ISO 27001:2005 standardized management systems) and certification led to the reduction in operating costs in the Republic Fund. Those who had opposite opinion are mostly respondents who directly implement the prescribed procedures, that is, heads, and it is significant that a few of them think that the costs increased due to more extensive administration and material costs for the implementation of procedures.

The respondents' experience in the application of ISO standardized management systems in the Republic Health Insurance Fund is extremely important from the perspective of evaluation of success of introduction and certification in terms of improving the business operations. 85.4% of managers had positive experiences regarding the application of ISO standardized management systems, while 93% of them had a personal positive experience regarding the introduction of ISO standards and their application. Taking into account the respondents' positive experience and their perception of improvements in business operations of the state health insurance fund, it can be said that the introduction of ISO 9001:2008 and ISO 27001:2005 standardized management systems made the desired significant contribution

to raising the level of business operations. It can be claimed that personal experience is essential for the realization of ISO standards introduction. 7% of managers had a personal negative experience regarding the introduction of ISO standards, which is a common percentage, that is, they are usually people who have resistance to any changes. The initial resistance to the introduction and application of ISO standards, which is generated by the lack of time and motivation for additional efforts necessary for the implementation, was overcome during the process of implementation of procedures, instructions and forms when solving specific business tasks according to activities that were previously clearly defined, and therefore, the majority of managers were satisfied with the new way of working.

According to previous studies, the greatest benefit is the standardization of practice and elimination of dilemmas in the application of regulations. It causes positive effects on management, the quality of performance of activities and tasks, efficiency, as well as on the image of the organization. In order to maintain the newly achieved quality and benefits, the biggest problem is the necessity of updating, due to changes in regulations and other circumstances in the working environment, as well as achieving a high degree of precision and correctness when regulating specific business processes.

A clear definition of business processes leads directly to the division of responsibilities and competence, transparent mutual dependence and conditionality, and thus the individual responsibility of each employee and the possibility of monitoring the compliance with defined business rules through measurement and monitoring of business efficiency parameters. Also, the unification of the public procurement process and the clear definition of activities in the operations of organizational units, the introduction of policies, procedures and instructions within ISO 27001:200563 standard, contributed to the significant ease of business processes of the sector.

The advantages of the introduction of ISO 9001:200867 and ISO 27001:200568 standardized management systems are extremely significant for the business system of the Republic Health Insurance Fund of the Republic of Serbia as the main source of funding for the health care system, and through it benefits are provided for each insured

- Univerzitet u Beogradu: Beograd, 2017. Available at: http://kvalitet.fon.bg.ac.rs/wp-content/uploads/SRPS_ISO_9001_2008_11_24.pdf
4. SRPS ISO 9000:2015 - Sistem menadžmenta kvalitetom – Zahtevi. Dostupno od 30.10.2015. Available at: https://iss.rs/sr_Latn/project/show/iss:proj:48666
 5. SRPS ISO 9000:2015 - Sistemi menadžmenta kvalitetom – Osnove i rečnik. Dostupno od 30.10.20215. Available at: https://iss.rs/sr_Cyrl/project/show/iss:proj:51311
 6. ISO/IEC 27001:2013 - Informacione tehnologije – Tehnike sigurnosti – Sistem upravljanja bezbednošću informacija – Zahtevi. Available at: <https://iso.org.rs/iso-27001/>
 7. SRPS ISO/IEC 27002:2015 Informaciona tehnologija – Tehnike sigurnosti – Pravila prakse za kontrole bezbednosti informacija; Dostupno od: 30.10.2015. Available at: https://iss.rs/sr_Latn/project/show/iss:proj:49038
 8. ISO 27799:2016 Health informatics - Information security management in health using ISO/IEC 27002; Available at: <https://www.iso.org/obp/ui/#iso:std:iso:27799:ed-2:v1:en>
 9. SRPS ISO 9001:2008 - Sistem menadžmenta kvalitetom - Zahtevi; Dostupno od 30.10.2015. Available at: https://iss.rs/sr_Latn/project/show/iss:proj:48666
 10. ISO/IEC 27001:2005 - Sistem menadžmenta bezbednošću informacija; Available at: https://iss.rs/sr_Cyrl/project/show/iss:proj:34662
 11. WHO. The World health report 2000: Health systems: Improving performance. World Health Organization: France, 2000. Available at: https://cdn.who.int/media/docs/default-source/health-financing/whr-2000.pdf?sfvrsn=95d8b803_1&download=true
 12. Evans D, Tandon A, Murray CJL, Lauer J. The comparative efficiency of national health systems in producing health: an analysis of 191 countries. Geneva: World Health Organization; 2000 (GPE Discussion Paper No. 29).
 13. Countries with the Best Health Care - 2023 Update - Gazette Review [Internet]. 2022 [citirano 13. April 2023.]. Available at: <https://gazettereview.com/countries-with-the-best-health-care/>
 14. World Health Organization. Regional Office for Europe, European Observatory on Health Systems and Policies, Legido-Quigley, Helena, McKee, Martin, Nolte, Ellen. et al. Assuring the quality of health care in the European Union: a case for action. World Health Organization: Regional Office for Europe, 2008. Available at: <https://apps.who.int/iris/handle/10665/107894>
 15. Roy A. Why Switzerland Has the World's Best Health Care System [Internet]. Forbes. [citirano 13. April 2023.]. Available at: <https://www.forbes.com/sites/theapothecary/2011/04/29/why-switzerland-has-the-worlds-best-health-care-system/>
 16. 10 Most Expensive Countries for Healthcare in the World [Интернет]. ZeroHedge. [citirano 13. April 2023.]. Available at: <https://www.zerohedge.com/news/2016-05-19/10-most-expensive-countries-healthcare-world>
 17. Sweden Country Overview | World Health Organization [Internet]. [citirano 13. April 2023.]. Available at: <https://www.who.int/countries/swe>
 18. Agencija obaveznog socijalnog osiguranja Švedske. Available at: <https://www.forsakringskassan.se/>
 19. European Health Insurance Card [Internet]. [citirano 13. April 2023.]. Available at: <https://ec.europa.eu/social/main.jsp?catId=559>
 20. Hoyle D. ISO 9000 Quality Systems Handbook - updated for the ISO 9001:2008 standard (6th ed.). Routledge, Taylor & Francis: New York, USA; 2009. <https://doi.org/10.4324/9780080958033>
 21. Caspar Honée, "Environmental Performance of the Försäkringskassan IT Infrastructure" - A green-it case study for the swedish social insurance agency, (2010), mid sweden university, Ecotechnology and Sustainable Building Engineering. Available at: <https://www.diva-portal.org/smash/get/diva2:664467/FULLTEXT03.pdf>
 22. ISO 30400:2016 - Human resource management – Vocabulary. Available at: <https://www.iso.org/standard/66032.html>
 23. ISO/DIS 45001.2018 - Occupational health and safety management systems - Requirements with guidance for use: Available at: <https://www.iso.org/standard/63787.html>
 24. ISO 31000:2009 – ISO 31000:2009 –Risk Management System –Principles and guidelines. Available at: <https://www.iso.org/standard/43170.html>



License: This is an open access article under the terms of the Creative Commons Attribution 4.0 License, which permits use, distribution and reproduction in any medium, provided the original work is properly cited.

© 2023 Health Care.

person, the system of health care of the Republic of Serbia and society as a whole. It is necessary to find a way to provide adequate human resources for updating procedures, instructions and forms.

Conclusion

The operations of the Republic Health Insurance Fund have been improved by the introduction of standardized management systems ISO 9001 and ISO 27001. The analysis of research, which was conducted in all organizational units of the Republic Health Insurance Fund, with respondents who were managers at the highest hierarchical positions, clearly shows that the implementation of standardized management systems can significantly contribute to improving the operations of the Republic Health Insurance Fund.

It is necessary to additionally improve the existing business process of the Republic Health Insurance Fund, and also to consider the possibility of introducing and implementing ISO 45001 – health and safety management system and ISO 14001 – environmental management system. The continuous improvement of the business process of the Republic Health Insurance Fund, aligned with the legislation of the Republic of Serbia, Strategy for the Development of the Health Care System, and the needs of the insured, due to its influence on the entire health care system, leads to the better quality of the health care system of the Republic of Serbia, and to a better general health condition of a society.

Competing interests

The author declared no competing interests.

References

- Zakon o zdravstvenom osiguranju "Službeni glasnik RS", br. 107/2005, 109/2005, 57/2011, 110/2012 - Odluka US RS, 119/2012, 99/2014, 123/2014, 126/2014 - Odluka US RS i 106/2015.
- Saltman RB, Busse R, Figueras J. Social health insurance systems in western Europe. In: Figueras J, McKee M, Mossialos E, Saltman RB (editors), European Observatory on Health Systems and Policies Series; Great Britain: WHO, 2004; Available at: <https://eurohealthobservatory.who.int/docs/librariesprovider3/studies---external/social-health-insurance-systems-western-europe.pdf>
- Filipović J, Jovanović B, Bjelović M. Menadžment kvaliteta u zdravstvu, Fakultet organizacionih nauka, Univerzitet u Beogradu: Beograd, 2017. Available at: http://kvalitet.fon.bg.ac.rs/wp-content/uploads/SRPS_ISO_9001_2008_11_24.pdf
- SRPS ISO 9000:2015 - Sistem menadžmenta kvalitetom – Zahtevi. Dostupno od 30.10.2015. Available at: https://iss.rs/sr_Latn/project/show/iss:proj:48666
- SRPS ISO 9000:2015 - Sistemi menadžmenta kvalitetom – Osnove i rečnik. Dostupno od 30.10.20215. Available at: https://iss.rs/sr_Cyrl/project/show/iss:proj:51311
- ISO/IEC 27001:2013 - Informacione tehnologije – Tehnike sigurnosti – Sistem upravljanja bezbednošću informacija – Zahtevi. Available at: <https://iso.org.rs/iso-27001/>
- SRPS ISO/IEC 27002:2015 Informaciona tehnologija – Tehnike sigurnosti – Pravila prakse za kontrole bezbednosti informacija; Dostupno od: 30.10.2015. Available at: https://iss.rs/sr_Latn/project/show/iss:proj:49038
- ISO 27799:2016 Health informatics - Information security management in health using ISO/IEC 27002; Available at: <https://www.iso.org/obp/ui/#iso:std:iso:27799:ed-2:v1:en>
- SRPS ISO 9001:2008 - Sistem menadžmenta kvalitetom – Zahtevi; Dostupno od 30.10.2015. Available at: https://iss.rs/sr_Latn/project/show/iss:proj:48666
- ISO/IEC 27001:2005 - Sistem menadžmenta bezbednošću informacija; Available at: https://iss.rs/sr_Cyrl/project/show/iss:proj:34662
- WHO. The World health report 2000: Health systems: Improving performance. World Health Organization: France, 2000. Available at: https://cdn.who.int/media/docs/default-source/health-financing/whr-2000.pdf?sfvrsn=95d8b803_1&download=true
- Evans D, Tandon A, Murray CJL, Lauer J. The comparative efficiency of national health systems in producing health: an analysis of 191 countries. Geneva: World Health Organization; 2000 (GPE Discussion Paper No. 29).
- Countries with the Best Health Care - 2023 Update - Gazette Review [Internet]. 2022 [citirano 13. April 2023.]. Available at: <https://gazettereview.com/countries-with-the-best-health-care/>
- World Health Organization. Regional Office for Europe, European Observatory on Health Systems and Policies, Legido-Quigley, Helena, McKee, Martin, Nolte, Ellen. et al. Assuring the quality of health care in the European Union: a case for action. World Health Organization: Regional Office for Europe, 2008. Available at: <https://apps.who.int/iris/handle/10665/107894>
- Roy A. Why Switzerland Has the World's Best Health Care System [Internet]. Forbes. [citirano 13. April 2023.]. Available at: <https://www.forbes.com/sites/theapothecary/2011/04/29/why-switzerland-has-the-worlds-best-health-care-system/>
- 10 Most Expensive Countries for Healthcare in the World [Интернет]. ZeroHedge. [citirano 13. April 2023.]. Available at: <https://www.zerohedge.com/news/2016-05-19/10-most-expensive-countries-healthcare-world>
- Sweden Country Overview | World Health Organization [Internet]. [citirano 13. April 2023.]. Available at: <https://www.who.int/countries/swe>

18. Agencija obaveznog socijalnog osiguranja Švedske. Available at: <https://www.forsakringskassan.se/>
19. European Health Insurance Card [Internet]. [citirano 13. April 2023.]. Available at: <https://ec.europa.eu/social/main.jsp?catId=559>
20. Hoyle D. ISO 9000 Quality Systems Handbook - updated for the ISO 9001:2008 standard (6th ed.). Routledge, Taylor & Francis: New York, USA; 2009. <https://doi.org/10.4324/9780080958033>
21. Caspar Honée, "Environmental Performance of the Försäkringskassan IT Infrastructure" - A green-it case study for the swedish social insurance agency, (2010), mid sweden university, Ecotechnology and Sustainable Building Engineering. Available at: <https://www.diva-portal.org/smash/get/diva2:664467/FULLTEXT03.pdf>
22. ISO 30400:2016 - Human resource management – Vocabulary. Available at: <https://www.iso.org/standard/66032.html>
23. ISO/DIS 45001.2018 - Occupational health and safety management systems - Requirements with guidance for use: Available at: <https://www.iso.org/standard/63787.html>
24. ISO 31000:2009 – ISO 31000:2009 –Risk Management System –Principles and guidelines. Available at: <https://www.iso.org/standard/43170.html>



License: This is an open access article under the terms of the Creative Commons Attribution 4.0 License, which permits use, distribution and reproduction in any medium, provided the original work is properly cited.

© 2023 Health Care.

Received: 04/14/2023 **Revised:** 05/05/2023 **Accepted:** 05/05/2023