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## Savremeni izazovi upravljanja ljudskim resursima u zdravstvenom osiguranju sa osvrtom na neke pravne aspekte

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### Apstrakt

Upravljanje ljudskim resursima ima značajnu ulogu u opstanku i razvoju društava koja se bave zdravstvenim osiguranjem. Kako se zdravstvene usluge razvijaju, funkcija upravljanja ljudskim resursima trebalo bi da u većoj meri rešava različite savremene izazove koji, po pravilu, zahtevaju inovativne strategije i adekvatnu pravnu podršku. Ovaj članak ispituje neke važne izazove u upravljanju ljudskim resursima u oblasti zdravstvenog osiguranja, fokusirajući se na određena aktuelna pitanja, kao što su podizanje kapaciteta kod zaposlenih, sprečavanje odlaska radne snage, tehnološke integracije, usaglašenost sa propisima, uz sagledavanje pojedinih pitanja legislative. Adekvatnim prevazilaženjem ovih izazova, društva za zdravstveno osiguranje mogu da unaprede svoje prakse upravljanja ljudskim resursima i da motivišu zaposlene.

**Ključne reči:** upravljanje ljudskim resursima, zdravstveno osiguranje, pravni aspekti, savremeni izazovi

### 1. UVOD

Uopšte uzev, funkcija upravljanja ljudskim resursima (dalje u tekstu: ULjR) je aktivna komponenta u razvoju konkurentnosti osiguravača koji pružaju uslugu zdravstvenog osiguranja. Navedeni razvoj odvija se

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u složenim uslovima koji karakterišu brze promene i kompleksni regulatorni zahtevi. U isto vreme, ULjR se suočava sa raznovrsnim izazovima koji iziskuju stručno razmatranje i delotvorna rešenja. Ovaj članak se bavi osvrtom na neka pitanja sa kojima se suočava ULjR u zdravstvenom osiguranju, koji imaju i svoj pravni aspekt.

Sa razvojem ove delikatne oblasti, uspostavljaju se različiti modeli zdravstvenog osiguranja. U radu ćemo se kratko osvrnuti na osnovne modele. Ovladavanje ovim modelima, uz njihove prednosti i nedostatke, je od velikog značaja za raznolike stejkholdere, počev od onih koji se bave formulisanjem politike, preko onih koji su krajnji korisnici ovih modela, pa sve do ustanova koje pružaju zdravstvenu zaštitu.

Zadržavanje stručnih kadrova je, takođe, kritično za kompanije zdravstvenog osiguranja (Stošić, Rabrenović, 2016). Fluktuacija zaposlenih može dovesti do povećanih troškova (Stošić, Rabrenović, Simonović, 2018) i gubitka institucionalnog znanja. Savremene organizacije su u potrazi za održivim rešenjima sa ciljem zadržavanja radne snage i angažovanja zaposlenih, predlažući pristupe za povećanje zadovoljstva i lojalnosti.

Izgradnja savremenog društva koje teži ka optimizaciji resursa zasnovanom na efikasnijem organizovanju (Rabrenović, 1995), jer je idealno zamišljeno, Platonovo društvo i dalje daleki ideal (Pilipović, 2020), ima svoje slojevite etape. Upravljanje ljudskim resursima u zdravstvenom osiguranju suočava se sa brojnim savremenim izazovima u vremenu povećanih ekoloških izazova (Krstić, Milojević, Rabrenović, 2023). Brojna pitanja su otvorena, počev od obezbeđivanja mladih, talentovanih saradnika, pa do pune primene složenih propisa. Javna uprava bi u tom smislu, takođe, trebalo da dalje unapređuje svoje kapacitete (Rabrenović, 2022).

Prepoznavanjem i rešavanjem ovih izazova, a posebno u specifičnim uslovima posle pandemije virusa

korona (Satria Fauzi, Ikbal, Rabrenović, 2022) u vreme u kojem je vakcinacija odigrala posebnu ulogu (Rabrenović, Čukanović Karavidić, Stošić, 2018), kompanije zdravstvenog osiguranja mogu unaprediti svoje prakse upravljanja ljudskim resursima, optimizovati učinak radne snage i podstaći kulturu inovacija i inkluzije (Radović Marković, Vujčić, 2014). U tom smislu će od posebnog značaja biti primena velike količine podataka i veštačke inteligencije (Rabrenović, Ikbal, 2021). Štaviše, ULJR mora biti usklađeno sa zakonskim zahtevima kako bi se umanjili rizici i osigurala usklađenost sa relevantnim zakonima i propisima.

## 2. OSVRT NA SAVREMENE IZAZOVE

Potražnja za kvalifikovanim stručnjacima u industriji zdravstvenog osiguranja nastavlja da raste, što dovodi do pojačane konkurencije za talente. Aktuelna su pitanja sagledavanja izazova privlačenja i regrutovanja kvalifikovanih kandidata, uz identifikovanje strategija za uspostavljanje snažnog brenda poslodavca.

Sveobuhvatna transformacija zdravstvene industrije, isto tako, zahteva nove veštine i kompetencije. ULJR se suočava sa izazovom obezbeđivanja kontinuiranog razvoja veština i mogućnosti obuke kako bi se ispunili zahtevi za posao koji se razvijaju. Stoga se u savremenoj literaturi govori o važnosti programa obuke i razvoja za unapređenje sposobnosti radne snage. Promovisanje različitosti po raznim kriterijumima i njihovo uključivanje u radnu snagu je hitan izazov za ULJR u zdravstvenom osiguranju. U radu se naznačava i potreba za primenom strategija za stvaranje inkluzivnog radnog okruženja koje neguje različite perspektive i vrednuje doprinos svakog zaposlenog.

Dobrobit zaposlenih i ravnoteža između posla i privatnog života imaju direktan uticaj na produktivnost i zadovoljstvo poslom. Stoga je značajno uočiti inicijative koje donose dobrobit zaposlenima uz savremene prakse balansiranja poslovnog i privatnog života, koje su neophodne za održavanje zdrave radne snage.

Rastući tehnološki napredak transformiše praksu upravljanja ljudskim resursima u zdravstvenom osiguranju. Integracija automatizacije, veštačke inteligencije i analize podataka predstavlja istovremeno mogućnosti i izazove za HR profesionalce. Jedan od zadataka ULJR je da ispita koji su izazovi prisutni, ali i koje konkurentne prednosti to donosi, te kako taj napredak može poboljšati efikasnost i donošenje odluka.

Gore navedeni okvir predstavlja neke od uzroka za odlučujuću ulogu ljudskih resursa u savremenim organizacijama. Danas, kada zbog ubrzanog toka komunikacije i masovne upotrebe novih tehnologija izgleda da

je lako doći do svakog proizvoda i svake usluge, angažovati kvalifikovanu i obučenu radnu snagu predstavlja imperativ. Raste broj organizacija koje, „zahvaljujući ljudskim resursima, ostvaruju konkurentsku prednost („ljudi su naše najveće bogatstvo”), umesto zahvaljujući tehnologiji, položajnoj renti ili dostupnosti finansijskog kapitala. Otuda se danas sve veća pažnja posvećuje prirodi i karakteristikama ovog resursa” (Đurićin, Kaličanin, Lončar, Vuksanović Herceg, 2018, 758).

Da bismo imali uspešno obučene kadrove, u eri gde se prepliću obrazovanje i nove komunikacione tehnologije, potrebno je na vreme započeti njihovo pravilno usmeravanje i edukaciju. Ovaj proces neophodno je započeti još u osnovnoj i srednjoj školi. „Širenje informacijske tehnologije već utiče na obrazovanje u školama na mnoštvo različitih načina. Ekonomija znanja zahteva kompjuterski obrazovanu radnu snagu i sve više postaje jasno da obrazovanje može i mora da ima presudnu ulogu u zadovoljavanju pomenute potrebe” (Gidens, 2007, 511).

U ranijim periodima privređivanja, ne tako davno, bilo je značajno obezbediti materijalna sredstva za proizvodnju. Danas, zbog rapidnog rasta potreba, sve većih zahteva poslodavaca, i ubrzanog razvoja informatičke privrede, osim materijalnih sredstava potrebno je obezbediti i adekvatnu informatički obučenu radnu snagu.

Kadrovi kao jedan od resursa mogu se obezbediti na eksternom ili internom tržištu radne snage. Oba načina popune sistematizacije radnih mesta imaju svoje prednosti i nedostatke.

Od velike važnosti je omogućiti primenu alata koji su potrebni da bi se kroz proces regrutovanja, selekcije, praćenja razvoja karijere i nagrađivanja zaposlenih, izvršio potreban nivo motivisanosti i produktivnosti zaposlenih. Jedan od značajnijih poduhvata u sferi zapošljavanja predstavlja proces selekcije. „Kriterijumi za selekciju su oni standardi koji su toliko značajni da pojedinac, ako ima nameru da se zaposli, jednostavno mora da ih poseduje. Oni se mogu identifikovati kroz pažljivu analizu i opis posla i treba da predvide verovatnoću uspešnog ponašanja na poslu za svakog kandidata” (Čerović, 2019, 140).

U svim sferama privređivanja ljudski faktor je od neprocenjive važnosti. Međutim, da bi stanovništvo bilo radno aktivno potrebno je i određene finansijske resurse uložiti u ovu oblast. „Ljudska populacija smatrana je resursom koji treba nadgledati i regulisati, što je predstavljalo samo deo procesa maksimiziranja nacionalnog bogatstva i moći” (Gidens, 2007, 166). Uporedo sa razvojem privrede i industrijalizacije i nacionalne države su počele da posmatraju svoje stanovništvo kao nacionalno dobro. Sa razvojem savremene države dolazi do stavova da zdravlje građana nije samo njihovo

lično pitanje, već i pitanje od javnog interesa (Rabrenović, 2011, 11), s obzirom na razne društvene uloge koje oni igraju, počev od zaposlenih, pa do popune oružanih snaga.

Ponekad određenu inovaciju ili osavremenjivanje proizvodnog procesa kreiraju i sami zaposleni koji rade u pojedinim proizvodnim procesima ili delovima proizvodnog lanca. Tako postoje shvatanja da u pojedinim delatnostima znanja i iskustva ljudskih resursa mogu da imaju odlučujuću ulogu u stvaranju i održavanju konkurentne prednosti.

U današnjim uslovima privređivanja dolazi do velike fluktuacije zaposlenih. To je i najčešće signal da organizacija ima određenih problema. Kadrovi veoma često menjaju radnu sredinu, tražeći bolje pozicije i veća primanja. Ovaj proces se negativno odražava i na organizaciju koja je u nekom periodu uložila značajne resurse u razvoj i obuku zaposlenih. Istovremeno, dešava se i da zaposleni svojim odsustvovanjima ili absentizmom, dovedu organizaciju u nezavidnu poslovnu situaciju. „Zbog te pojave organizacije formiraju rezervni kadrovski potencijal, kako bi se obezbedila realizacija planiranih poslova i radnih zadataka. Povećanje broja kadrova zbog absentizma utiče na produktivnost rada, povećanje troškova organizacije i smanjenje poslovnih rezultata” (Petrović, 2004, 179). Veliki procenat odsustvovanja sa posla utiče negativno na ekonomičnost (Krstić, Pavlović, 2020), rentabilnost i produktivnost kompanija. Međutim, odmori radnika, stručna usavršavanja, radne posete organizacijama slične delatnosti, mogu i pozitivno uticati na proces rada.

Zbog svega prethodno navedenog, od velike važnosti je uskladiti razvoj kompanije i razvoj radnika koji su u njoj zaposleni. Dvosmeran uticaj ovih procesa dovodi kompaniju u situaciju da može pravovremeno i u datom trenutku da izvrši sve zadatke koje je menadžment opisao u zadatom planiranom okviru. „Razvoj rada i razvoj kadrova su čvrsto međusobno povezani. U okviru svakog radnog procesa formiraju se odgovarajuće potrebe za strukturom i kvalitetom kadrova, sa druge strane, svaki radni proces raspoláže određenim kadrovskim potencijalom, koji može u većem ili manjem obimu da zadovoljava potrebe rada za kadrovima” (Petrović, 2004, 321). Ponekad dolazi do velikog odstupanja u realizaciji preuzetih radnih obaveza. U takvim slučajevima jasno je da je došlo do pogrešne procene u razvoju procesa proizvodnje i zaposlenih. „Neusklađenost razvoja rada i kadrova može se javiti zbog neadekvatnog prijema ili selekcije kadrova za obavljanje pojedinih poslova ili zbog izmenjenih zahteva rada, koji nisu praćeni adekvatnim kadrovskim razvojem” (Petrović, 2004, 322).

### 3. POGLED NA ZDRAVSTVENO OSIGURANJE

Zdravstveno osiguranje je važan finansijski instrument, jer obezbeđuje građanima i njihovim porodicama dostupnost zdravstvenoj zaštiti. Zdravstveno osiguranje ujedno olakšava teret troškova često sve složenijih procedura.

Zdravstveno osiguranje koje finansira poslodavac je dominantan model pokrivanja troškova. Ovaj model se posebno primenjuje u mnogim razvijenim društvima. U ovakvom modelu, zdravstveno osiguranje je, zapravo, deo paketa koji se nudi zaposlenima. U zavisnosti od varijacija, poslodavac plaća znatan deo premije osiguranja, dok zaposleni učestvuje sa jednim manjim delom.

Prednosti ovog modela su što pruža solidnu opciju koja ima dobar odnos između troškova i benefita, a može da pokriva troškove raznih zdravstvenih usluga, uključiv bolničko lečenje, razne lekove, kao i lekarske preglede.

Zdravstveno osiguranje koje pruža država je, takođe, prisutno u jednom broju država. Ovaj koncept je razvijen kako bi zdravstvena zaštita bila dostupna svima. U zavisnosti od političke volje, koncepta društva i materijalnih resursa, nivo zaštite je manji ili veći.

Poseban vid zdravstvenog osiguranja predstavljaju individualni planovi. Reč je o kupovini polisa osiguranja za pojedince, a često i za čitave porodice. Ovakvi modeli su fleksibilniji i pružaju mogućnost prilagođavanja nizu okolnosti, počev od potreba i finansijskih mogućnosti klijenta.

Postoji i jedan broj specijalizovanih proizvoda koji nadopunjuju gore navedene modele. Vrste pokrića i troškova sprovođenja zdravstvene zaštite osiguranihka podeljeni su na dopunsko i dodatno dobrovoljno zdravstveno osiguranje koje pruža Republički fond za zdravstveno osiguranje. Prvim se dopunjuju prava iz obaveznog zdravstvenog osiguranja u pogledu sadržaja, obima i standarda, a drugim, pokrivaju troškovi i novčane naknade koje nisu obuhvaćene pravima iz obaveznog zdravstvenog osiguranja.

Obavezno zdravstveno osiguranje se takođe, može proširiti čitavom lepezom proizvoda dobrovoljnog zdravstvenog osiguranja koje pružaju privatni osiguravači. U praksi se proizvodi dobrovoljnog zdravstvenog osiguranja, po pravilu, dele na osnovni, prošireni i najviši nivo pokrića primenom različitih komercijalnih naziva. Ove ponude pokrića poklapaju se sa klasifikacijom dobrovoljnog zdravstvenog osiguranja na: 1) vanbolničko, 2) vanbolničko i bolničko i 3) dopunsko osiguranja kojim se prva dva proizvoda zdravstvenog osiguranja proširuju onim vrstama pokrića koja nisu obuhvaćena u osnovnom i proširenim proizvodima.

Među dopunskim pokrićima mogu se pomenuti osiguranje očnog vida ili zubarsko osiguranje, na primer, a postoji, takođe, i osiguranje za slučaj medicinske dijagnoze teških bolesti.

#### 4. POJEDINI PRAVNI ASPEKTI

Pravo igra važnu ulogu u stvaranju okvira za ULJR u organizacijama zdravstvenog osiguranja.

Tako je u članu 1 Zakona o radu predviđeno da se „prava, obaveze i odgovornosti iz radnog odnosa, odnosno po osnovu rada, uređuju ovim zakonom i posebnim zakonom, u skladu sa ratifikovanim međunarodnim konvencijama”, kao i „kolektivnim ugovorom i ugovorom o radu, a pravilnikom o radu, odnosno ugovorom o radu – samo kada je to ovim zakonom određeno.” Ovim propisom uređuju se osnovna prava i obaveze zaposlenih, zabrana diskriminacije, zasnivanje radnog odnosa, ugovor o radu, stupanje na rad, probni rad, radon vreme, odmori i odsustva, zaštita zaposlenih, zarade, prestanak radnog odnosa, organizacije zaposlenih i poslodavaca, kao i druga značajna pitanja.

##### 4. 1. Usklađenost sa propisima u oblasti upravljanja ljudskim resursima

Kompanije za zdravstveno osiguranje rade u strogo regulisanom okruženju. Upravljanje ljudskim resursima mora da se kreće kroz različite zakone koji regulišu radno-pravna pitanja, uvažavajući povećane zahteve zaštite podataka o ličnosti. Delovanje u uslovima povećane konkurencije dodatno iziskuje potrebu uvažavanja mikroekonomskih principa (Stošić, Rabrenović, 2015). Stoga se sve više u literaturi govori o pravnim aspektima složene prakse upravljanja ljudskim resursima, uz naglašenu važnost optimalizacije propisa i ublažavanja rizika u oblastima gde postoje. Isto tako, savremeno upravljanje ide u susret povezivanju odgovornosti za rezultate sa napredovanjem u karijeri.

##### 4. 2. Pravni aspekti zarada i drugih kompenzacija zaposlenih

Zarade i druge kompenzacije za zaposlene su pravno uređene zakonskim i podzakonskim (opštim i pojedinačnim) pravnim aktima. Zbog pomenute fluktuacije kadrova, organizacije za osiguranje nastoje da ponude pakete kompenzacija koji će zadržati zaposlene. Savremena praksa upravljanja uočava značaj individualnih karakteristika i potreba zaposlenih, njihovih pogleda na poslove, s jedne strane, kao i ovladavanje upravljača karakteristikama posla u organizacionoj jedinici uz

uočavanje povratne sprege koju šalju zaposleni, s druge strane.

#### 4. 3. Rešavanje uzajamnih odnosa i sporova zaposlenih

U privrednoj grani kao što je osiguranje, uzajamni odnosi između zaposlenih i mehanizam za rešavanje sporova mogu da budu specifični i složeni. Stoga je potrebno voditi računa i o pravnim aspektima odnosa zaposlenih, uz primenu mehanizama za rešavanje sukoba koji mogu da prističu i iz mobinga.

#### 5. ZAKLJUČAK

U radu je naveden jedan broj savremenih izazova upravljanja ljudskim resursima u zdravstvenom osiguranju. U radu se došlo do zaključka da, sa razvojem zdravstvenih usluga, dolazi do pojačane potrebe da se upravo funkcijom upravljanja ljudskim resursima rešavaju različiti savremeni izazovi. U globalizovanim uslovima, na koje se nadovezuju geopolitičke tenzije, osiguravajuća društva su ušla u turbulentne uslove poslovanja, a jedan od recepata za smanjenje rizika je, svakako, primena tehnika i metoda strategijskog upravljanja, jer analiza snaga i slabosti, kao i šansi i pretnji, predstavlja osnovu za donošenje adekvatnih odluka. Delikatno preispitivanje misije i vizije organizacije uz razmatranje ostvarivanja strategijskih i drugih ciljeva je osnova za razrešavanje pomenutih izazova, uz primenu recepata koji su navedeni u radu.

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## Contemporary challenges of human resource management in health insurance with reference to some legal aspects

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### Abstract

Human resource management plays a significant role in the survival and development of health insurance companies. As health services develop, the function of human resources management should largely solve various contemporary challenges that, as a rule, require innovative strategies and adequate legal support. This article examines some important challenges in the management of human resources in health insurance companies, focusing on certain current issues, such as increasing the capacity of employees, preventing the departure of the workforce, technological integration, compliance with regulations, while looking at certain legislative issues. By adequately overcoming these challenges, health insurance companies can improve their human resource management practices and motivate employees.

**Key words:** Human resource management, health insurance, legal aspects, modern challenges

### 1. INTRODUCTION

Generally, the function of human resources management (hereinafter: HRM) is an active component in the development of the competitiveness of health insurance providers. The mentioned development happens in complex conditions that are characterized by rapid changes and complex

regulatory requirements. At the same time, HRM is confronted with various challenges demanding expert consideration and effective solutions. This article deals with a review of some issues confronting health insurance HRM, which also have their legal aspect. During this delicate area development, different health insurance models are established. There is a brief review of the basic models in this work paper. These models, with their advantages and disadvantages, have great importance for various stakeholders, starting from those who are formulating policies, through final users of these models, and all the way to health care institutions.

Professional staff retaining is also critical issue for health insurance companies (Stošić, Rabrenović, 2016). Labour fluctuation can cause cost increasing (Stošić, Rabrenović, Simonović, 2018) and loss of institutional knowledge. Modern organizations are looking for sustainable solutions with the aim of retaining the workforce and engaging employees, proposing approaches for satisfaction and loyalty.

Modern society construction striving towards the resources optimization on the bases of more efficient organization (Rabrenović, 1995), because it is ideally imagined, Plato's society still presenting distant ideal (Pilipović, 2020), has its own layered stages. The human resources management in health insurance confronts numerous modern challenges in the era characterised by increased environmental challenges (Krstić, Milojević, Rabrenović, 2023). Numerous issues are opening, starting with the enabling engagement of young, talented associates, and ending with the fully implemented complex regulations. In this sense, the public administration should also to continue with advancing its capacities (Rabrenović, 2022).

By recognizing and solving these challenges, especially in specific conditions after the corona virus pandemic (Satria Fauzi, Iqbal, Rabrenović,

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2022) in time when vaccination played a special role (Rabrenović, Čukanović Karavidić, Stošić, 2018), health insurance companies may advance their practices in human resource management, optimize workers performance and adopt a culture of innovation and inclusion (Radovic Markovic, Vujicic, 2014. In this sense, the application of a large amount of data and artificial intelligence will be of peculiar significance (Rabrenović, Ikbal, 2021). Furthermore, HRM has to be harmonized with legal requirements in order to reduce risk and insure alignment with relevant laws and regulations.

## 2. MODERN CHALLENGES REVIEW

There is a continuous grow of demand for qualified professionals in the health insurance industry creates increased competition for talent. Actual issues are reviewing the challenges of attracting and recruiting qualified candidates, and identification of strategies for strong employer brand building. The comprehensive transformation of the healthcare industry is also demanding new abilities and competencies. HRM confronts with the challenge of providing continuous skills development and training opportunities to meet evolving job demands. Hence, modern literature talks about the significance of programs for training and development of the workforce for improving its abilities.

Diversity according to various criteria promotion and inclusion in the workforce presents an urgent challenge for health insurance HRM. The work paper also indicates the necessity of implementation of strategies for creation of inclusive work environment embracing various perspectives and valuing each employee contribution.

Well-being of employees and harmony between work and private life, have direct influence on productivity and job satisfaction. Hence, it is important to spot out initiatives bringing well-being to employees along with up-to-date practice of professional and private life balance, which are necessary for healthy labour maintenance.

Increasing technological progress transforms the HRM practice in health insurance. The integration of automatization, artificial intelligence and data analysis presents opportunities and challenges for HR professionals at the same time. One of the HRM tasks is to explore which challenges are present, and what competitive advantages it brings, and how the progress may improve efficiency and decision-making.

The above framework presents some reasons for human resources in modern organizations decisive role. Nowadays, when due to the accelerated communication flow and the mass use of new technologies it seems easy to reach every product and every service, hiring a qualified and skilled workforce is an imperative. There are an increasing number of organizations that “realize their competitive advantage (‘people are our greatest fortune’), instead thanks to technology, position rent or financial capital availability. Therefore, today more and more attention is dedicated to nature and characteristics of this resource” (Đuričin, Kaličanin, Lončar, Vuksanović Herceg, 2018, 758).

In order to have successfully skilled personnel, in an era where education and new communication technologies intertwine, it is necessary to start their proper orientation and education in time. This process is necessary to start in primary and secondary school. “Information technology spread already affects education in schools in various different ways. The knowledge economy demands workforce that is digitally educated, and it is becoming increasingly clear that education can and must play a crucial role in meeting this need.” (Gidens, 2007, 511).

In earlier periods of economy, not so long ago, what was important was to provide material means for production. Nowadays, due to the rapid growth of needs, the increasing demands of employers, and the accelerated development of the IT economy, besides material resources, it became a necessity to provide an adequate workforce skilled in IT.

Personnel as one of the resources can be provided on the external or internal labour market. Both ways of filling job systematisation have their advantages and disadvantages.

It is greatly significant to enable the application of tools necessary for achievement of demanded level of employees’ motivation and productivity through the process of recruitment, selection, monitoring career development and rewarding employees. One of the most significant endeavours in the employment sphere is process of selection. “Selection criteria are standards that are important to the extent that an individual with the intention to be employed simply must meet them. These can be identified through careful analysis and description of a job and should be able to predict the likelihood of successful job performance for each candidate.” (Čerović, 2019, 140).

In all business fields, the human factor is of priceless value. However, in order for the human to be working population, it is necessary to invest certain financial assets for that purpose. “The human population was seen as a resource to be monitored and regulated, which

was only part of the maximizing national wealth and power process.” (Gidens, 2007, 166). Paralelly with the economy and industrialization development, nation-states also began to consider their population as a national wealth. With the modern state development, the attitude appears that the citizens’ health is not only their personal issue, but also a matter of public interest (Rabrenović, 2011, 11); having in mind the diverse social roles, they play, starting from employees to the armed forces creating.

Employees themselves working in some production processes or production chain parts may create a certain innovation or modernization of the production process sometimes. Thus, there are attitudes that in certain activities the knowledge and experience of human resources can play a decisive role in competitive advantage building and maintenance.

In modern economic conditions, there is a large fluctuation of labour. This is the most often a signal that the organization has certain problems. Employees very often change working environment, looking for better positions and higher incomes. This process negatively influences the organisation that once invested significant resources in employees’ training and development. At the same time, it happens that employees, with their absenteeism, put the organization in unenviable situation. “Due to this phenomenon, organizations create reserve personnel potential, to be sure that planned jobs and tasks will be realized. A staff number increase due to absenteeism influence work productivity, increase organizational costs and reduce business results” (Petrović, 2004, 179). A large percentage of absenteeism negatively effects the economy (Krstić, Pavlović, 2020), profitability and productivity of companies. Yet, employee vacations, professional training, and working visits to organizations with similar activities may produce a positive effect on the work process.

Because of all the above, it is of great importance harmonization of the development of the company and the development of the workers employed in it is of an extreme significance. These processes two-way influence puts the company in a situation that it is able to complete all the tasks described by the management within the defined planned framework in a timely manner and at a certain moment. „Work and personnel development are mutually connected tightly. Within each work process, there is a formation of appropriate needs for the structure and quality of personnel. All the same, each work process has a certain personnel potential, which can satisfy the needs of work for personnel to a higher or lower level” (Petrović, 2004, 321). Sometimes, there is a significant deviation in

the realization of assumed work obligations. In such cases, it is clear that there was a wrong assessment in the development of the production process and the employees. „Mismatch in work and personnel development may occur due to inadequate recruitment or selection of personnel for the performance of certain jobs or due to changes in working demands, that are not followed by suitable personnel development” (Petrović, 2004, 322).

### 3. HEALTH INSURANCE STANDPOINT

Health insurance is an important financial instrument, since it ensures access to health care for citizens and their families. In addition, it eases the costs burden of often more and more complex procedures.

Health insurance paid by employer is the dominant cost-covering model. This model is particularly used in many developed societies. In this model, health insurance is in fact a part of the package offered to employees. Depending on the variations, the employer pays a significant part of the insurance premium, while the employee participates with a smaller part.

The advantage of this model is that it provides a firm option that has a good cost – benefit ratio, and can cover the costs of different health services, including hospital treatment, variety of drugs, and medical examinations.

Health insurance provided by the state also exists in certain number of countries. This concept was developed in order to make health insurance available to all. Depending on the political will, the society concept and material resources, the protection level may be lower or higher.

Individual plans are special form of health insurance. It means the purchase of insurance policies for individuals, and often for whole families. These models are more flexible and offer possibility for adaptation for various circumstances, starting with needs and financial situation of the client.

There is also a certain number of specialized products complementing these models. The types of coverage and the costs of implementing the insured’s health care are separated into supplementary and additional voluntary health insurance provided by the Republic Health Insurance Fund. The first complements the rights from the mandatory health insurance in terms of content, volume and standards, and the second covers the costs and monetary benefits not covered by the rights from the mandatory health insurance.

Mandatory health insurance may also be expanded by whole range of products of voluntarily health insurance provided by private insurers. In practice,



voluntary health insurance products are commonly divided into basic, extended and highest level of coverage with different commercial names. These coverage supply is matching with the voluntary health insurance classification into: 1) out-of-hospital, 2) out-of-hospital and in-hospital, and 3) supplementary insurance. The third one expanding the first two kind of products with those types of coverage that are not already included in the basic and extended products. Among additional coverage, a vision insurance or dental insurance can be mentioned, for example, and insurance for medical diagnosis of serious illnesses also exists.

#### 4. CERTAIN LEGAL ASPECTS

The law plays an important role in creating the framework for HRM in health insurance organizations.

The article 1 of Labour law predicts that "rights, obligations and responsibilities arising from the employment, i.e. based on work, are regulated by this law and a separate law, accordingly to ratified international conventions", and also "by the collective agreement and the employment contract, and the labour regulations, i.e. the employment contract - only when it is specified by this law." This regulation determines the basic rights and obligations of employees, prohibition of discrimination, establishing an employment relationship, employment contract, starting work, trial work, working hours, vacations and absences, employees protection, salaries, employment termination, organizations of employees and employers, and other significant issues.

##### 4.1. Harmonization with regulations in the human resources management sphere

Health insurance companies operate in environment that is strictly controlled. Human resources management has to be navigated in accordance various laws regulating labour-legal issues, respecting the increased demands for personal data protection. Acting in increased competition environment additionally requires the necessity for respecting principles of microeconomics (Stošić, Rabrenović, 2015). Consequently, the legal aspects of human resource management practice that is very complex, is increasingly considered in the literature, stressing the importance of optimizing regulations and mitigating risks in fields where they exist. Equally, modern management is moving towards connecting responsibility for results to advancement in career.

##### 4.2. Legal aspects of salaries and other compensations for employees

Salaries and other compensations for employees are legally regulated by legal and by-laws (general and individual) acts. Due to mentioned labour fluctuations, insurance organizations try to offer compensation packages that will retain employees. The practice of modern management recognizes the significance of individual attributes and needs of employees, their attitudes to work, on the one hand, as well as the mastering of the manager's job characteristics in the organizational unit while observing employees feedback, on the other hand.

##### 4.3. Resolving employee relations and disputes

In such an industry as insurance is, mutual relations among employees and dispute resolution mechanisms may be specific and complex. Hence, legal aspects of employee relations should be taken into consideration, and so implementation of mechanisms for resolving conflicts that may emerge from mobbing.

#### 5. CONCLUSION

In this work paper there is a list of a certain number of modern challenges faced by human resource management in health insurance. As a result, the conclusion was reached that development of health services, causes an increased need to solve various modern challenges precisely by means of the human resource management function. In conditions of globalization, which are followed by geopolitical tensions, insurance companies have entered into turbulent business environment, and one of the recipes for risk reduction is, of course, the implementation of strategic management techniques and methods, since the strengths and weaknesses, as well as chances and threats analysis, represents the foundation for adequate decision making. A delicate reassess of the organization's mission and vision while considering the achievement of strategic and other aims, presents the basis for solving the mentioned challenges, with the implementation of the recipes listed in the work paper.

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