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The *Ukrainsko-anhliiskyi slovnyk medychnoho strakhuvannia* (lit. *Ukrainian-English Dictionary of Medical Insurance*) (henceforth the UEDMI) emerges as a pioneering explanatory-translation work in the field, particularly when the Ukrainian healthcare system is undergoing significant transformations. With the authors' unique approach to compiling an extensive range of terms, the UEDMI is an invaluable resource for professionals and students, bridging the gap between Ukrainian and English in medical insurance.

Ukraine's medical insurance sector has undergone significant reforms to improve healthcare accessibility and quality. The system operates on two primary models: *Mandatory State Medical Insurance*, which automatically covers all officially employed individuals through mandatory social insurance contributions, ensuring equitable access to essential medical services, and *Voluntary Medical Insurance*, which allows citizens to purchase additional coverage tailored to their specific health needs, offering access to specialized care and private healthcare facilities. This dual approach combines universal coverage with personalized options to provide all citizens with a comprehensive health safety net.

The UEDMI addresses a critical need for an English translation of Ukraine's medical insurance terminology. This resource serves international healthcare professionals, policymakers, insurers, and organizations collaborating with Ukrainian entities. The dictionary bridges language barriers, facilitates effective communication, and supports integration with global healthcare systems by providing precise and accurate translations. It fills a resource gap, ensuring that nuances in medical insurance terms are understood across languages. This is essential for international partnerships, legal agreements, and medical services to non-Ukrainian speakers.

The UEDMI serves a diverse group of modern users navigating Ukraine's complex medical insurance landscape. It is essential for professional translators and interpreters specializing in medical and legal texts, enabling them to accurately and consistently translate specialized insurance terminology between Ukrainian and English. Healthcare professionals, such as

doctors and nurses who work in multilingual environments or with international patients, also benefit from the dictionary by improving communication and understanding of insurance-related matters. Policymakers, insurance company personnel, international organizations, and legal professionals can utilize the UEDMI to facilitate cross-border collaborations, negotiations, and compliance with international standards. By providing precise translations, the dictionary helps prevent misunderstandings that could lead to legal issues or compromised patient care.

In translation studies, the UEDMI is a valuable resource that supports translators' work in dealing with highly specialized content. Medical and community translators in Ukraine, serving minorities, migrants, refugees, and international visitors who may not be proficient in Ukrainian, face the challenge of accurately conveying complex insurance and medical terms, as any misinterpretation can have significant consequences for patient outcomes and legal responsibilities. The dictionary aids these translators by offering standardized terminology, crucial for maintaining consistency and clarity in translations. It also serves as an educational tool in academic programs focused on translation and interpreting studies, helping to train the next generation of translators in the nuances of medical and insurance language. Furthermore, community translators and interpreters, who often assist non-Ukrainian speakers in accessing healthcare services, rely on resources like the UEDMI to bridge language gaps and ensure that individuals fully understand their insurance rights and medical options. By catering to these varied user groups, the UEDMI is crucial in facilitating effective communication, promoting professional competence, and supporting educational development within Ukraine's medical insurance sector and beyond.

Grounded in the current legal framework, including the Law of Ukraine “On Insurance” (VRU, 2021) and the “Fundamentals of Legislation on Mandatory State Social Insurance” (VRU, 1999), the UEDMI is a comprehensive resource. It incorporates over a thousand terms, from general insurance concepts to those specific to voluntary health insurance. Its utility is enhanced by including synonymous terms and a user-friendly reference system, making it a valuable tool for clarity and understanding. Furthermore, the dictionary's preparation involved consulting modern English scientific literature, including seminal works in health insurance terminology, i.e., Aglossary (1992) and Fordney’s *Medical Insurance and Billing*, 16th Edition (2022). This

ensures the terms are accurately translated and aligned with international standards and practices.

The dictionary's insurance terminology was compiled from the most recent English-language scientific literature (Glied & Smith, 2011; Porter & Teisberg, 2006), particularly cutting-edge health and medical insurance publications such as the *World Health Organization's International Classification of Diseases, 11th Revision (ICD-11)* (World Health Organization, 2019) and the *Global Health Expenditure Database* (World Health Organization, 2020), as well as guidelines from the *International Association of Insurance Supervisors* (IAIS, 2019). By integrating these reputable sources, the dictionary ensures that users can access the most current and accurate terminology reflective of today's medical insurance landscape.

One of this dictionary's primary strengths is its comprehensive collection of *Health Insurance Terms* (Table 1).

Table 1: Key Ukrainian Health Insurance Terms with English Translations and Definitions

Ukrainian Term	English Term	Definition
страховий поліс	insurance policy	<i>документ, що визначає умови страхового покриття, яке надає страховик страхувальнику</i> <i>A legal document outlining the terms and conditions of insurance coverage provided by the insurer to the insured</i>
кошторис медичних послуг	medical services estimate	<i>документ, що містить перелік медичних послуг та їх вартість</i> <i>A document that lists medical services and their costs</i>

The UEDMI does not merely list static terms but also integrates *The Latest Trends and Standards Influencing the Development of Health Insurance*. This section covers terms related
Yan Kapranov, Book Review, 115–122

to changes in legislation, advancements in medical technology, and the emergence of e-health solutions (Table 2).

Table 2: Key Ukrainian Latest Trends and Standards Influencing the Development of Health Insurance with English Translations and Definitions

Ukrainian Term	English Term	Definition
електронні медичні записи	electronic health records	<i>цифрові версії медичних записів пацієнтів, які зберігаються та обмінюються в електронному форматі</i> <i>Digital versions of patients' medical records that are stored and exchanged electronically</i>
телемедицина	telemedicine	<i>використання телекомунікаційних технологій для надання медичних послуг дистанційно</i> <i>The use of telecommunication technologies to provide healthcare services remotely</i>

Given the intrinsic link between health insurance and medical practice, the UEDMI includes many medical terms within the healthcare sector. This addition is invaluable for understanding medical procedures, diagnoses, and conditions relevant to insurance claims and policies (Table 3).

Table 3: Key Ukrainian Medical Terms Within the Healthcare Sector with English Translations and Definitions

Ukrainian Term	English Term	Definition
амбулаторне лікування	outpatient treatment	<i>медична допомога, що надається без госпіталізації пацієнта</i> <i>Medical care provided without the patient being admitted to a hospital</i>

діагностичні процедури	diagnostic procedures	<p><i>медичні тести та дослідження, проведені для визначення стану здоров'я пацієнта</i></p> <p><i>Medical tests and examinations conducted to determine a patient's health condition</i></p>
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The UEDMI describes various types of *Insurance Services Within the Healthcare Sector*. It includes terms related to insurance coverage for specific scenarios such as injuries, chronic diseases, and accidents (Table 4).

Table 4: Key Ukrainian Insurance Services Within the Healthcare Sector with English Translations and Definitions

Ukrainian Term	English Term	Definition
страхування на випадок хронічних захворювань	chronic disease coverage	<p><i>пояснення обсягу та обмежень покриття, яке надається для довготривалих медичних станів</i></p> <p><i>Explaining the extent and limitations of coverage provided for long-term medical conditions</i></p>
франшиза в медичному страхуванні	deductible in health insurance	<p><i>сума, яку страхувальник повинен сплатити самотійно перед тим, як страхова компанія почне покривати витрати</i></p> <p><i>An amount the insured must pay out-of-pocket before the insurance company begins to cover expenses</i></p>

Another critical aspect covered by the dictionary is the *Insurance Agreement and Policy Terminology Within the Healthcare Sector*. This includes essential terms and conditions that

help all parties involved in the insurance process understand their rights and obligations (Table 5).

Table 5: Key Ukrainian Insurance Agreement and Policy Terminology within the Healthcare Sector with English Translations and Definitions

Ukrainian Term	English Term	Definition
агрегатна страхова сума	aggregate sum insured	<i>максимальна сума, яку страховик виплатить за покриті збитки протягом строку дії полісу</i> <i>The maximum amount an insurer will pay for covered losses during a policy period</i>
безвідкличне право на отримання страхової виплати	irrevocable right to receive an insurance payment	<i>право отримувача страхової виплати, яке не може бути скасоване або змінене без його згоди</i> <i>The beneficiary's right to receive an insurance payment that cannot be revoked or altered without their consent</i>

Recognizing the global interconnectedness of the insurance market, the dictionary includes terms that adhere to *International Standards and Recommendations Within the Healthcare Sector*. This feature is particularly beneficial for professionals engaged in cross-border insurance activities. By providing terminology aligned with international guidelines, the dictionary enhances Ukrainian professionals' ability to engage with global partners and understand international insurance practices (Table 6).

Table 6: Key Ukrainian International Standards and Recommendations within the Healthcare Sector with English Translations and Definitions

Ukrainian Term	English Term	Definition
міжнародне медичне страхування	international health insurance	<i>страхове покриття, яке надає медичні послуги страхувальникам, що подорожують або проживають за межами своєї країни</i>

		<i>Insurance coverage that provides medical services to policyholders traveling or residing outside their home country</i>
страхування від нещасного випадку	accident insurance	<i>страхове покриття, яке забезпечує виплати у разі тілесних ушкоджень або смерті внаслідок нещасного випадку</i> <i>Insurance coverage that provides compensation in case of bodily injuries or death resulting from an accident</i>

The practical relevance of the UEDMI is further underscored by its alignment with current legislative frameworks and industry practices in Ukraine. It reflects the ongoing reforms and developments in the Ukrainian health insurance sector, making it a timely and relevant resource. The UEDMI supports the professional growth of users by offering access to updated and accurate terminology, thereby reducing the risk of misunderstandings and errors.

In conclusion, the UEDMI stands out as a pioneering and comprehensive resource. Its detailed and well-structured content facilitates a clear understanding of complex health insurance terminology and concepts. Bridging the linguistic gap between Ukrainian and English, the Dictionary is an invaluable tool for professionals, students, and anyone involved in the medical insurance field, contributing significantly to the professional development and optimization of the health insurance system in Ukraine.

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