

manager, develop a mobile app that helps the consumer to order at any time of the day or night; many convenient payment methods allow the customer to choose the desired option of payment.

Considering all of the above, we can conclude that the customer journey map has an indirect impact on the company's work and due to this type of consumer research it was determined how the company, which sells women's clothing on the Internet through its own site should work, what can be redesigned, and how to optimize comfortable use.

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ADVANTAGES AND DISADVANTAGES OF INSURANCE MEDICINE

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The issue of healthcare was on the agenda, but it became the most relevant. The COVID-19 pandemic has caused great damage to the global economy and medical systems of the world's leading countries.

The main element of the health care system is health insurance. Therefore, the main task is to analyze health insurance as a phenomenon, to find advantages and disadvantages. It is also necessary to determine the feasibility of introducing national insurance in Ukraine.

Health insurance is a type of insurance against the risk of costs associated with receiving medical care. In most countries, it is a form of social protection of the interests of the population in the healthcare system.

In the event of an insured event, the insurer guarantees payment for medical care at the expense of the funds accumulated by the policyholders. Medical insurance allows to guarantee a citizen the free provision of a certain amount of medical services, in the event of an insured event (violation of health), if there is a contract with an insurance medical organization (insurer). The latter bears the costs of paying for the case of providing medical care (risk), from the moment the citizen pays the first contribution to the relevant fund. Ensures the right of working citizens and their family members to qualified medical care and material support, in case of illness and in other cases.

The purpose of health insurance is:

- protection of the health and working capacity of the company's employees;
- reducing the financial problems of the employer and employees related to the organization and provision of medical care;
- reducing the number of days of disability of employees by providing high-quality medical care and monitoring the recovery process;
- an additional incentive for employees to save their jobs and improve the quality of work.

There are two types of financial support systems for healthcare in the world:

- American system, which is based mainly on private sources.
- Western European system, which is based on public health funds. but it does not exclude the participation of the state in the formation of health funds.

The source of replenishment of these funds is the contributions of employers and employees, and the amount of employer contributions depends on the level of morbidity of employees.

Health insurance can be provided in both voluntary and mandatory forms. Both forms have their own advantages and disadvantages. At the same time, compulsory health insurance has one significant advantage – it ensures the regularity of cash receipts, thereby creating the possibility of planning medical care. In different countries, depending on the specifics of the development of healthcare, preference is given to one form or another of health insurance.

As for Ukraine, the public health system has Budget funding. Medical insurance is on the first position among the list of types of compulsory insurance defined in Article 7 of the law of Ukraine "on insurance". But so far, there is no single conceptual approach to the introduction of a mandatory form of health insurance.

Meanwhile, the health care system of the population of Ukraine is at a very low and unsatisfactory level. The part of the problem of improving the quality of medical services can be solved by voluntary health insurance, both individual and collective.

Subjects of voluntary health insurance are:

- insurance companies that have the appropriate license;
- policyholders: individuals and legal entities;
- medical institutions regardless of the form of ownership.

Relations between subjects of voluntary health insurance are based on two contracts: an insurance contract concluded between the insurer and the policyholder, and a contract for the provision of medical and preventive care concluded between the insurer and the medical and preventive institution.

A voluntary health insurance contract is concluded on the basis of the corresponding voluntary health insurance program.

Policyholders, individuals, have the right to conclude a contract both in their own favor and in favor of a third party who will be considered insured under this contract

Policyholders, legal entities, enter into contracts only in favour of third parties, that is, the labor Collective, which will be covered by insurance coverage under the voluntary health insurance contract.

The amount of insurance liability under a voluntary health insurance contract is determined by the list of insured events, in the event of which the insurer has an obligation to make an insurance payment.

An insured event is a request by the policyholder (insured) to a medical institution with health complaints during the validity of the insurance contract, provided that the symptoms of the disease correspond to the cases listed in the contract, which are considered insured.

The insurance amount to which the insurer is liable for payments is determined by the cost of the Voluntary Health Insurance Program chosen by the policyholder.

The program is an integral part of the insurance contract. Insurers can offer programs that differ in the circumstances under which the policyholder will receive medical care: on an outpatient basis, in a hospital, by calling a doctor or a doctor at home. In addition, programs can only be designed to provide assistance to children or adults, and differ in the list of medical institutions involved in the implementation of Health Insurance Services. Finally, programs differ in cost, which is affected by all of the above conditions.

Consequently, the insurer acts as an intermediary between the policyholder and the medical institution. It undertakes not only to pay for, but also to arrange for the insured person to receive medical care guaranteed by the contract. Accordingly, the insurance company makes an insurance payment by transferring the cost of treatment to the current account of a medical institution based on the invoices issued by the latter. At the same time, the insurer controls not only the compliance of the issued invoices with the list of services provided for in the contract, but also the quality of these services, protecting the policyholder in disputes.

Insurance medicine is an ideal guarantee mechanism for obtaining high-quality medical care. But it has its drawbacks. Insurance medicine has a big difference between budget financing medicine,

namely in the principles of financing. During insurance medicine, the number of places in hospitals is reduced to optimal indicators, but each patient is provided with a high level of treatment. And in terms of budget funding, the state seeks to increase the number of hospitals. After analyzing current events, we can conclude that it is state support that is most effective for overcoming pandemics.

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FINANCIAL ASPECTS OF FORMING THE IMAGE OF THE REGION AS A TOURIST DESTINATION

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The competitiveness of the tourist area and its attractiveness largely depends on how effectively structured its economic space is and to what extent the most rational forms of territorial and sectoral organization are used. With the reorientation of tourists to new tourist-distant destinations, the need to form the image of the regions of Ukraine as tourist destinations becomes more urgent, which first requires the search and bringing in financial resources from all possible sources.

The purpose of the article is to substantiate the financial aspects of the development of a tourist destination for the formation of an attractive image of the region.

Formation of the region's image as a tourist destination is an important tool for ensuring its economic, social, environmental development, as well as the formation of its competitiveness. At the same time, it is the level of tourism development that determines the possibilities of forming and spreading a positive image of the region as a tourist destination [1]. Ensuring the development of tourism in the regions of Ukraine requires an integrated approach and the application of such measures: attracting external and internal investments for the development of tourism; formation of proper infrastructure support for tourism development; formation of an organizational and institutional environment for the development of tourism in the region; stimulating tourist flows; development of joint tourism products and development of contractual specialization; development of tourism infrastructure based on the implementation of international projects; stimulating and promoting the development of new innovative types of tourism activities. First of all, active actions are needed on the part of regional authorities and the state aimed primarily at creating conditions for the dynamic development of tourism in the region, financing this type of economic activity, as well as promoting regional tourism products in the tourist services market [1].

Effective tools for the formation of a positive image of the region as a tourism destination are: regional tourism products; a large-scale advertising campaign for regional tourism products; slogans, sayings, slogans that form a general idea among tourists; close public relations; image positioning of the region's tourism products; visual symbols on official documents, billboards, brochures, leaflets, souvenirs, videos and other information carriers; a calendar of events attractive for tourists in the region; a tourist map of the region. The image of the region as a tourist destination should be formed on the basis of the dissemination of relevant information through all possible communication channels: advertising in the media; special tourist TV and radio programs, including broadcast in