

4. The immunoassay of claim 1 wherein said analyte of interest is an enzyme.
5. The immunoassay of claim 1 wherein said analyte of interest is a drug.
6. The immunoassay of claim 1 wherein said liposomes are comprised of an H// phase forming lipid and an analyte-lipid complex.
7. An immunoassay kit, useful in the method of claim 1, said kit containing in
- a sufficient quantity of reagents suitable for preparing a predetermined ligand-lipid complex;
 - an H// phase forming lipid;
 - a marker compound capable of being encapsulated within the interior aqueous phase of liposomes;
 - analyte standards; or
 - receptor standards;
- said kit requiring the use of no membrane lytic molecules, ions, or active complements for its use.
8. An immunoassay kit, useful in the method of claim 1 for detecting the presence of an analyte in a test sample, said kit containing in combination:
- a sufficient quantity of stable liposomes having a marker compound incorporated into the interior aqueous phase thereof, and said analyte incorporated onto the surface membrane thereof, wherein said liposomes are comprised of an H// phase forming lipid and an analyte-lipid complex;
 - a solid support having bound thereto a sufficient quantity of a receptor for said analyte; and
 - a standard comprising a known amount of said analyte;
 - said kit requiring the use of no membrane lytic molecules, ions, or active complement for its operation.
9. The immunoassay of claim 1 wherein said solid phase inert support is glass.
10. The immunoassay of claim 9 wherein said glass support is in the form of beads.
11. The immunoassay of claim 1 wherein said marker compound is a self-quenching fluorescent dye.
12. The immunoassay of claim 11 wherein said self-quenching dye is calcein.
13. The immunoassay of claim 1 wherein said solid phase support is a polymer.
14. The immunoassay of claim 13 wherein said polymer is latex.
15. The immunoassay of claim 14 wherein said latex is in bead form.
16. A system for the detection of a biological analyte of interest useful in the method of claim 1, said system consisting of:
- marker material encapsulated within the interior aqueous phase and analyte of interest incorporated onto the surface membrane of liposomes, wherein said liposomes are comprised of an H// phase forming lipid and an analyte-lipid complex; and
 - a receptor for said analyte, said receptor being bound to a solid phase support;
- said system requiring the use of no membrane lytic molecules, ions, or active complement for the detection of said analyte.
17. The system of claim 16, wherein said liposomes are composed of dioleoyl phosphatidylethanolamine and an antigen-lipid complex.
18. The system of claim 16, wherein said analyte of interest is an antigen.
19. The system of claim 18, wherein said receptor is an antibody for said antigen.

20. The system of claim 16, wherein said solid phase support is glass.
21. The system of claim 20, wherein said glass support is in the form of beads.
22. An immunoassay for detecting or quantifying an analyte of interest in a test fluid, said immunoassay comprising:
- forming liposomes having the receptor for the analyte of interest incorporated onto the surface membrane thereof and a marker compound incorporated in the interior aqueous phase thereof;
 - providing a solid phase inert support having attached thereto the analyte of interest;
 - mixing said test fluid with the liposomes of step (a) for sufficient time to react with the binding sites on said liposomes with any analyte of interest present in said test fluid;
 - mixing said reacted liposomes from step (c) with said solid phase bound analyte of step (b) causing the lysis of said liposomes, without the addition of any membrane lytic molecules, ions, or active complement, and;
 - determining the presence of marker compound released by the liposomes in step (d).
23. The immunoassay of claim 22, wherein step (e) further comprises quantifying the amount of marker compound released and determining the amount of analyte present in the test fluid.
24. The immunoassay of claim 22, wherein said liposomes are comprised of a mixture of an H// phase forming lipid and a receptor or a receptor-lipid complex.
25. The immunoassay of claim 22, wherein said solid phase support is glass.
26. The immunoassay of claim 22, wherein said solid phase support is a polymer.
27. An immunoassay kit, useful in the method of claim 22 for detecting the presence of an analyte in a test sample, said kit containing in combination:
- a sufficient quantity of stable liposomes having a marker compound incorporated into the interior aqueous phase thereof, and a receptor for the analyte of interest incorporated onto the surface membrane thereof, wherein said liposomes are comprised of a mixture of an H// phase forming lipid and a receptor or receptor-lipid complex;
 - a solid support having a sufficient quantity of said analyte of interest bound thereto; and
 - a standard comprising a known amount of said analyte;
- said kit requiring the use of no membrane lytic molecules, ions, or active complement for its operation.
28. The immunoassay of claim 22, wherein said analyte of interest is an antibody.
29. The immunoassay of claim 28, wherein said receptor is an antigen.
30. The immunoassay of claim 22, wherein said marker compound is a self-quenching fluorescent dye.
31. The immunoassay of claim 30, wherein said self-quenching dye is calcein.
32. A system for the detection of an analyte of interest, using the method of claim 22, which system comprises:
- a marker material encapsulated in the interior aqueous phase and a sufficient quantity of a receptor for the analyte of interest incorporated onto the surface membrane of liposomes, wherein said liposomes are comprised of a mixture of an H// phase