

Brief analytical comments

*In Q1 2013 there is a total of seven **health insurance companies** in the CR, which is **one health insurance companies less** compared to the corresponding period of 2012. In Q1 2013 health insurance companies employed in total 5793 persons (FTE), which was by 6.2% less than in Q1 2012 (6174 persons).*

*The **average monthly wage** (calculated from wages excl. other personnel expenses and from the above number of employed persons) increased from CZK 29 684 in Q1 2012 to CZK 29 703 in Q1 2013 (+0,1%, year-on-year). Wage compensations provided by the employer for the first 21 days of temporary incapacity for work in Q1 2013 accounted for CZK 2.4 million. These wage compensations (for the first days of temporary incapacity for work) are paid out by the employer in compliance with relevant legislation. A year-on-year comparison of paid compensations is not made in 2013 due to a change in the time taken into account for the duty to pay the wage compensation.*

***Premiums written** (excl. those paid by the state) make up a substantial part of total revenues of health insurance companies. In the reported period they amounted to CZK 41.2 bn, i.e. by 0.5% down compared to the corresponding period of 2012. The amount of premiums is regulated by the General Health Insurance Premiums Act No. 592/1992 Sb., whose amendment referring, among other things, also to the assessment base determination, has been applicable since 2008. Premiums written measured on accrual basis are not, however, actual revenues of health insurance companies. Actual revenues unlike premiums written are reduced by premiums not paid.*

*According to the data of the **Ministry of Health of the CR**, in the first quarter of 2013 the frequency of payments by the state for persons insured by the state changed (it is return assistance, the so-called "**advance payment**" from the state budget within the meaning of the Section 12(2) of the Act No. 592/1992 Sb.) in the **amount of CZK 4.0 billion**. In the corresponding period of 2012, the first reallocation included an extraordinary amount of CZK 6 102 million in accordance with the Article VI points 1 and 2 and the Article VIII points 2 and 3 of the Act No. 298/2011 Sb., changing the Act No. 48/1997 Sb., on the public health insurance and on changes and supplement of some related acts, as amended, and other related acts. From the aforementioned it results that in the Q1 2012 sources in the amount of CZK 60 953 million were reallocated, which means compared to the corresponding **period of 2013 (when the revenue including the "advance payment" was CZK 58 861 million) a decrease in available resources to 96.57%** (source: the Ministry of Health of the CR from the results of the first to the third reallocation of the public health insurance premiums in 2012 and 2013 – available resources).*

After adjustment by the extraordinary effect, real revenues of health insurance companies, i.e. collection of premiums including the payment of the state for the sickness insured, for whom the state is the payer of the premium, which has not increased, year-on-year, and amounts to CZK 723 per person and month in the Q1 2012, were in total CZK 54 851 million, which means in comparison to the corresponding period of 2013, when they were CZK 52 861 million, an increase by 0.02% (source: the Ministry of Health of the CR from the results of the 1st to the 3rd reallocation of the public health insurance premiums in 2012 and 2013 – adjusted resources).

*Of the **total costs** of health insurance companies in **Q1 2013** (costs and expenses from respective funds of health insurance companies), **health care costs** paid from the basic health insurance fund and the prevention fund or possibly from the preventive care fund made up 96.6%, which was a 2.7% decreased compared with the corresponding period of 2012 (see Table 3). Costs of in-patient services make up a key proportion of health care costs (50.8%); which was decreased by 3.2% compared to the corresponding period of 2012.*

*In Q1 2013, the health insurance companies **acquired** intangible and tangible **fixed assets** (incl. land) worth CZK 50.1 million and CZK 31.2 million, respectively. The **balance sum** of the health insurance companies (the total of assets or liabilities) reached CZK 58.3 billion at the end of Q1 2013 and, compared to the end of Q4 2012, it increased by CZK 2.6 billion. The **value of intangible and tangible fixed assets – net** in assets of the health insurance companies was CZK 154.8 million down compared with the previous quarter.*