

Brief analytical comments

*In Q4 2012 were acting a total of **seven health insurance companies** in the CR (managing general health insurance) that employed in total 5831 persons (FTE), i.e. the same number persons as in Q4 2012. Average number of employees in 2013 was recorded in the amount of 5826 persons, which in comparison with the year 2102 represented a reduction by 183 persons.*

*The **average monthly wage** (calculated from wages excluding other personnel expenses and from the above number of employed persons) achieved CZK 44 018 and it was in comparison with Q4 by CZK 211 lower. However, the average monthly wage increased in 2013 increased by 2,5% (from CZK 35 904 mill. in 2012 to CZK 36 789 in 2013).*

***Premiums written** (claims - excluding payments for insured persons the state from the state budget) make up a substantial part of total revenues of health insurance companies amounted in the reported period to CZK 45,2 bn. and it was by 2,7% higher compared to the corresponding period of 2012. The total amount of the premium was by 1,9% higher and achieved CZK 173 743 mill compared to the level 2012. The data are reported on the accrual basis, which means that unpaid premium is included in accounts receivable of the health insurance companies.*

*According to data from the Ministry of Health of the CR (MoH), the frequency of **payments for the state insured persons** was changed (it was repayable financial assistance, so called an advance payment from the state budget in compliance with the point 2, §12 of the Act No. 592/1992 Coll.) in the amount of CZK 4000 million. Since the 11 redistribution in 2013, the amount for the state insurance persons increased from CZK 723 to CZK 787 per person/ per month. **Amount of CZK 6 102 million** was **exceptionally included** in year 2013 in accordance with the Article VI points 1 and 2 and the Article VIII points 2 and 3 of the Act No. 298/2011 Coll., amending the Act No. 48/1997 Coll., on public health insurance and on amendment of some related acts, as amended, and other related acts. It should be noted that the advanced payment included into the first redistribution of 2013 was in the same year repaid (by reducing state payments in the 12th redistribution 2013), thus it did not affect total revenue of health insurance companies in the year.*

From the above it follows that in 2013 financial sources in the amount of CZK 225 738 million were reallocated, which means in the comparison with the year 2012, when the actual revenue achieved CZK 225 987 million, a decrease of disposal resources by 0,11% (information of the MoH on results from 1. to 12. redistribution of public health insurance in 2012 and 2013 – disposal resources).

After adjustment by the extraordinary effect, actual revenues of health insurance companies, i.e. collection of premiums including the payment of the state insured persons represented CZK 225 738 mill. In 2013, i.e. increasing by 2,66 % in comparison with the year 2012 ((information of the MoH on results from 1. to 12. redistribution of public health insurance in 2012 and 2013 – disposal resources).

*Of the **total costs** of health insurance companies in **Q4 2012** (from the corresponding 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 93.0% point. These health care costs decreased (in comparison with the same period of the year 2012) by 2,1% (see Table 3). Costs of in-patient services make up a key proportion of health care costs (51,0%); they were also reduced by 2,2% -compared to the corresponding period of 2012.*

Similar results were reported in the developments and structure of the health insurance company's costs in 2013. Total costs decreased by 1,8% and costs on the provided health were reduced by 1,8%..

*The **balance sum** of the health insurance companies (the total of assets or liabilities) reached CZK 54,4 billion at the end of 2013 and, compared to the end of 2012, it decreased by CZK 1,5 billion. Within the **assets** - tangible fixed assets, land and intangible assets were reduced by CZK 418 million and they were accounted in the amount CZK 6 018 million. On the contrary - from the 1st to 4th quarter in 2013 – accounting receivables to health insurance increased about CZK 202 million (from CZK 22 019 million to CZK 22 221 million. However, **liabilities** of health insurance companies - trade credits (incl. advances and liabilities of health care providers) - decreased from CZK 30 727 million to 23 223 million, in the same period.*