*Brief analytical comments*

***In Q2 2015*** *a total of* ***seven******health insurance companies*** *were active in the Czech Republic (managing general health insurance) that employed in total 5 842 persons (FTE). Average number of employees in Q2 2015 was recorded in the amount of 5 917 persons, which in comparison with the Q2 2014 was by 0,3 % more.*

***The average monthly wage*** *(calculated from wages excluding other personnel expenses and from the above number of employed persons) achieved CZK 41 767, compared to the same period last year it was by CZK 29 higher*.

***Premiums written*** *(claims - excluding payments for insured persons by 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 48 bn. and it was by 6,7 % higher compared to the corresponding period of Q2 2014. 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), at the beginning of the first half of 2014 the frequency of payments for the state insured persons was changed (it was 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 4800 million. Since the 7 redistribution in 2014, the amount for the state insurance persons increased from CZK 787 to CZK 845 per person/ per month.*

*From the description above, it is clear that in the first half the 2015, there were redistributed sources in the amount of CZK 123 162 mil; compare to the same period in 2014, when real revenue amounted to CZK 120 784 mil. the available resources increased by 1,97 % (information from the MoH from the results of the 1st to the – 6th reallocated of the public health insurance premiums in 2014 and 2015 – available resource).*

*The real revenue of health insurance companies in the amount CZK 123 162 mil. (i.e. collected health insurance including payments for the state insured persons) and**reduced by payment in advance achieved CZK 115 984 mil. in the first half of 2015****.*** *In comparison**with the first**half of 2014**it means increasing by 6.19 %* *(information from the MoH from the results of the 1st to the – 6th reallocated of the public health insurance premiums in 2014 and 2015 – available resource).*

*Of the* ***total costs*** *of health insurance companies**in Q2 2015**(from the corresponding funds of health insurance companies), health services costs paid from the basic health insurance fund or possibly from the preventive care fund made up 92.9 % point. These health services costs increased (in comparison with the same period of the year 2014) by 3,9 % (see Table 3). Costs of in-patient services made up a key proportion of health service costs (52,2,%); they were also increased by 4,8 % - compared to the corresponding period of 2014.*

*The* ***balance sum*** *of the health insurance companies (the total of assets or liabilities) reached CZK 57,8 billion at the end of the Q2 2015 and compared to the end of Q1 2015, it has decreased by CZK 160 million. Within the assets – intangible assets and tangible fixed assets,(incl. land) were reduced by CZK 54 million and they were accounted in the amount CZK 4 786 million Receivables against health insurance increased in Q2 2015 in comparison with the Q1 2015 by CZK 125 million (from the amount CZK 35070 million to CZK 35 195 million CZK). In contrast there was a decrease in* ***l****iabilities of health insurance companies - (incl. advances and liabilities of health services providers) – it decreased from CZK 35 275 million to CZK 33 356 million).*