

Brief analytical comments

In Q3 2015 there is a total of seven **health insurance companies**, which employed 5822 persons (FTE) - which was by 0,1 % more than in Q3 2014 (5819 persons).

The average monthly wage (calculated from wages excl. other personnel expenses and from the above number of employed persons) increased from CZK 34 321 in Q3 2014 to CZK 35 321 in Q3 2015 (+3,2 %, year-on-year).

Premiums written (excl. those paid by the state-insured persons) make up a substantial part of the total revenues of health insurance companies. In the reported period they amounted to CZK 47 171 million, i.e. by 6,0 % more compared to the corresponding period of 2014. 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 an accrual basis but not actual revenues of health insurance for universal health insurance. Actual revenues are lower, as evidenced by the amount of accrued fines and penalties on unpaid insurance.

According to the data of the **Ministry of Health of the CR**, in the 1st to the 9th 2014 the frequency of payments by the state for persons insured by the state changed (it was "**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 4 800 million**. Since 2014 with effect from 7 redistribution in 2014, the amount for the state insurance persons increased from CZK 787 to CZK 845 per person/per month.

From the aforementioned it results that from the 1st to the 3rd quarter 2015 sources in the amount of CZK 186198 million were reallocated, which means compared to the corresponding **period of 2014 (when the revenue was CZK 181105 million) a increase in available resources** by 2,81 % (source: the Ministry of Health of the CR from the results of the 1st to the 9th reallocation of the public health insurance premiums in 2014 and 2015 – available resources).

The foregoing real **revenues of health** insurance companies, i.e. collection of premiums including the payment of the state for state-insured persons, for whom the state is the payer of the premium, were in total CZK 186 198 million from the 1st to the 3rd quarter 2015, which means in comparison to the corresponding period of 2014, when they were CZK 176 305 million, after eliminate advance payment in that year, there was an increase by 5,61% (source: the Ministry of Health of the CR from the results of the 1st to the 9th reallocation of the public health insurance premiums in 2013 and 2014 – adjusted resources).

Of the **total costs** of health insurance companies in **Q3 2015** (from respective funds of health insurance companies), **health services costs** paid from the basic health insurance fund and the prevention fund made up 93,2%. Health services costs increased by 3,5% with the corresponding period of 2014 (see Table 3). Costs of in-patient services make up a key proportion of health services costs (54,0 %); which was increased by 5,2% compared to the corresponding period of 2014.

In Q3 2015, the health insurance companies acquired intangible and tangible **fixed assets** (incl. land) worth CZK 68,5 million and CZK 38,4 million, respectively. The **balance sum** of the health insurance companies (the total of assets or liabilities) reached CZK 57 581 million at the end of Q3 2015 and, compared to the end of Q2 2015, it decreased by CZK 57 million. The **value of intangible and tangible fixed assets – net** in assets of the health insurance companies was CZK 82 million down compared with the previous quarter.