*Brief analytical comments*

***In Q2 2016*** *a total of* ***seven******health insurance companies*** *were active in the Czech Republic (managing general health insurance) that employed in total 5 838 persons (FTE). Average number of employees in Q2 2016 was recorded in the amount of 5 935 persons, which in comparison with the Q2 2015 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 41 996, 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 49,8 bn. and it was by 3,6 % higher compared to the corresponding period of Q2 2015. The data are reported on the accrual basis, which means that unpaid premium is included in accounts receivable of the health insurance companies.*

 *The real revenue of health insurance companies in the amount CZK 129 399 mill. (i.e. collected health insurance the payments for the state insured persons) In comparison**2Q 2015**it means increasing by 5.06 %****,*** *when income was CZK 123 162 mill. The amount for the state insurance persons increased from CZK 845 to CZK 870 per person/ per month. (information from the MoH from the results of the 1st to the – 6th reallocated of the public health insurance premiums in 2015 and 2016 – available resource).*

*Of the* ***total costs*** *of health insurance companies**in Q2 2016**(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 93.7 % point. These health services costs increased (in comparison with the same period of the year 2015) by 4,3 % (see Table 3). Costs of in-patient services made up a key proportion of health service costs (52,3,%); they were also increased by 4,3 % - compared to the corresponding period of 2015.*

*The* ***balance sum*** *of the health insurance companies (the total of assets or liabilities) reached CZK 55,9 billion at the end of the Q2 2016 and compared to the end of Q1 2016, it has decreased by CZK 830 million. Within the assets – intangible assets and tangible fixed assets (incl. land) were reduced by CZK 124 million and they were accounted in the amount CZK 4 538 million Receivables against health insurance decreased in Q2 2016 in comparison with the Q1 2016 by CZK 219 million (from the amount CZK 33 321 million to CZK 33 102 million CZK). There also was a decrease in* ***l****iabilities of health insurance companies - (incl. advances and liabilities of health services providers) – it decreased from CZK 32 920 million to CZK 30 135 million).*