

Brief analytical comments

In **Q3 2015** there is a total of seven **health insurance companies**, which employed 5831 persons (FTE) - which was by 0,1 % more than in Q3 2014 (5823 persons).

The average monthly wage (calculated from wages excl. other personnel expenses and from the above number of employed persons) increased from CZK 35 423 in Q3 2014 to CZK 36 603 in Q3 2015 (+3,3 %, 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 49 561 million, i.e. by 5,1 % 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.

The real revenue of health insurance companies in the amount CZK 193 474 mill. (i.e. collected health insurance the payments for the state insured persons) In comparison **3Q 2014** it means increasing by 3.91 %, when income was CZK 186 198 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 – 9th reallocated of the public health insurance premiums in 2014 and 2015 – available resource).

Of the **total costs** of health insurance companies in **Q3 2016** (from respective funds of health insurance companies), **health services costs** paid from the basic health insurance fund and the prevention fund made up 93,4%. Health services costs increased by 4,4% with the corresponding period of 2014 (see Table 3). Costs of in-patient services make up a key proportion of health services costs (53,6 %); which was increased by 3,6% compared to the corresponding period of 2014.

In Q3 2016, the health insurance companies acquired intangible and tangible **fixed assets** (incl. land) worth CZK 28,5 million and CZK 18,3 million, respectively. The **balance sum** of the health insurance companies (the total of assets or liabilities) reached CZK 56 233 million at the end of Q3 2016 and, compared to the end of Q2 2016, it decreased by CZK 74 million. The **value of intangible and tangible fixed assets – net** in assets of the health insurance companies was CZK 108 million down compared with the previous quarter.