Brief analytical comments

**In Q3 2017** there is a total of seven **health insurance companies,** which employed 5869 persons (FTE) - which was by 0,6 % more than in Q3 2016 (5831 persons).

**The average monthly wage** (calculated from wages excl. other personnel expenses and from the above number of employed persons) increased from CZK 33 233 in Q3 2016 to CZK 33 456 in Q3 2017 (+0,7 %, 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 53 616 million, i.e. by 6,9 % more compared to the corresponding period of 2016. 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 207 083 mill. (i.e. collected health insurance the payments for the state insured persons) In comparison **3**Q 2016it means increasing by 7.03 %**,** when income was CZK 193 474 mill. The amount for the state insurance persons increased from CZK 870 to CZK 920 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 2016 and 2017 – available resource).

Of the **total costs** of health insurance companiesin **Q3 2017** (from corresponding funds of health insurance companies), **health services costs** paid from the basic health insurance fund and the prevention fund made up 95,3%. Health services costs increased by 4,4% with the same period of 2016 (see Table 3). Costs of in-patient services make up a key proportion of health services costs (53,6 %); which was increased by 6,2% compared to the corresponding period of 2016.

In Q3 2017, the health insurance companies acquired intangible and tangible **fixed assets** (incl. land) worth CZK 21,7 million and CZK 51,6 million, respectively. The **balance sum** of the health insurance companies (the total of assets or liabilities) reached CZK 64 535 million at the end of Q3 2017 and, compared to the end of Q2 2017, it increased by CZK 1 876 million. The **value of intangible and tangible fixed assets net -** in assetsof the health insurance companies decreased by CZK 24 million in comparison with the previous quarter.