

Brief analytical comments

In Q1 2017 were registered a total of **seven health insurance companies** in the CR (managing general health insurance) that employed in total 5867 persons (FTE). The average number of employees in Q1 2016 was recorded in the amount of 5 811 persons, which was 1,0% more than in the Q1 2016.

The average monthly wage (calculated from wages excluding other personnel expenses and from the above number of employed persons) achieved the amount of CZK 33 456 and in comparison with Q1 2016 it was higher by CZK 223, it means increases by 0,7 %.

Premiums written (receivables - 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 of CZK 50 701 mil. and it was by 7,1 % higher compared to the corresponding period of Q1 2016. 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 of CZK 68 471 mill (i.e. collected health insurance including payments for the state insured persons) In comparison with 1Q 2016 it means increasing by 7.26 %. 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 – 3rd reallocated of the public health insurance premiums in 2016 and 2017 – available source).

Of the **total costs** of health insurance companies in Q1 2017 (from the corresponding funds of health insurance companies), health services costs paid from the basic health insurance fund and the prevention fund or possibly from the preventive care fund made up 95.1 % point. These health services costs increased by 4,9 %,in comparison with the same period of the year 2016 (see Table 3). Costs of in-patient services made up a key proportion of health service costs (53,5,%); they were also increased by 5,6 % - compared to the corresponding period of 2016.

The **balance sum** of the health insurance companies (the total of assets or liabilities) reached CZK 62,1 billion at the end of the Q1 2017 and compared to the end of 2016, it has increased by CZK 1,8 billion. Within the assets - tangible fixed assets, land and intangible assets were decreased by CZK 68 million and they were accounted in the amount CZK 4 363 million and receivables against health insurance decreased in Q1 2017 in comparison with the Q1 2016 by CZK 934 million (from the amount CZK 34 500 million to CZK 33 566 million). At the same time liabilities of health insurance companies - trade credits (incl. advances and liabilities of health care providers) –increased from CZK 34 024 million to CZK 34 557 million, ie.by 1,6%.