

## **Brief analytical comments**

*In Q2 2008 the number of active units operating in the area of health insurance changed compared with the corresponding period of 2007. **Starting from 1 January 2008** there is a total of ten health insurance companies in the CR. In Q2 2008 health insurance companies employed in total 7102 persons (FTE), which was 1,6 % more than in Q2 2007 (6 992 persons). **The average monthly wage** (calculated from wages free of other personnel expenses and from the above number of employed persons) increased from CZK 28534 in Q2 2007 to CZK 29 716 in Q2 2008 (+4,1 % year-on-year).*

***Premiums written** (excl. those paid by the state) make up a substantial part of total revenues of health insurance companies. In Q1 2008 they amounted to CZK 41 billion, rising by 7.8 % on Q2 2007. This increase was particularly due to a rise in the insured people's income and hence rises in health insurance payments. It should be also noted that the premiums written measured on accrual basis are not actual revenues of health insurance companies as these are lower by premiums not paid.*

*According to data of the **Ministry of Health**, the actual revenues of health insurance companies – collection of premiums incl. those for persons paid by the state (hereinafter "state insurants" – reached CZK 104 billion in Q2 2008 which was an increase by 7,04 % compared with 2007 when the revenues accounted for CZK 97,9 billion (data of the Ministry of Health on results of the 1<sup>st</sup> to 6<sup>th</sup> relocation of revenues of health insurance companies - collected premiums in 2007 and 2008).*

*Of the **total costs** of health insurance companies in **Q2 2008** (costs and expenses established by expenditure approach from respective funds of health insurance companies), **health care costs** paid from the basic health insurance fund and the prevention fund or possibly from the preventive care fund made up 94% which was a 9,1 % increase compared with the corresponding period of 2007 (see Table 3). Costs of in-patient services make up a key proportion of health care costs (50.5 %); they grew by 6,6 % compared to the corresponding period of 2007.*

*In Q1 2008, the health insurance companies **acquired** intangible and tangible **fixed assets** (incl. land) worth CZK 51,7 million and CZK 75,2 million, respectively. The **balance sum** of the health insurance companies (the total of assets or liabilities) reached CZK 97,5 billion at the end of Q2 2008 and, compared to the end of Q1 2008, it increased by CZK 4,3 billion. The acquisition **value of intangible and tangible fixed assets (depreciated) – net** in assets of the health insurance companies was CZK 10 million down compared with the previous quarter.*