

Brief analytical comments

In Q4 2009 the number of active units operating in the area of health insurance changed. Compared to the corresponding quarter of 2008, there was a total of nine health insurance companies in the CR, i.e. one health insurance company less than in 2008.

*In Q4 2009 health insurance companies employed in total 7 077 persons (FTE), which was 0.2 % less than in Q4 2008 (7 091 persons). **The average monthly wage** (calculated from wages free of other personnel expenses and from the above number of employed persons) increased from CZK 36 486 in Q4 2008 to CZK 39 703 in Q4 2009 (+8.8 % year-on-year). **Wage compensations provided by the employer** for the first 14 days of temporary incapacity for work in Q4 2009 accounted for CZK 1 863. The total of CZK 6 156 was paid as wage compensations. These wage compensations (for the first 14 days of temporary incapacity for work) are paid out by the employer in compliance with Act No. 262/2006 Sb., Labour Code and Act No. 187/2006 regulating the Sickness Insurance, which became effective on 1 January 2009. Data on wage compensations were collected additionally irrespective of the report Zpd 3-04.*

***Premiums written** (excl. those paid by the state) make up a substantial part of total revenues of health insurance companies. In Q4 2009 they amounted to CZK 40.9 billion which was 0.6% down compared to the corresponding period in 2008. The total amount of premiums written for in Q4 was affected especially by the increased number of persons registered by labour offices, decreasing revenues of the insured persons and related health insurance payment. The total of premiums written in 2009 increased by 0.6% compared to 2008. The amount of premiums written is stipulated by Act no. 592/1992 on the General Health Insurance Premium, whose change, affecting also the determination of the assessment base for the insured, applies already for 2008. Premiums written – revenues (accrual based) do not, however, show revenues of health insurance companies to cover the general health insurance. The actual revenues compared with premiums written are reduced by health insurance not paid.*

According to data of the Ministry of Health of the Czech Republic, the actual revenues of the insurance companies – collection of premiums incl. those for persons paid by the state reached the total of CZK 208.9 billion in 2009, which was a decrease to 99.94 % compared to 2008 when they reached CZK 208.9 billion (data of the Ministry of Health on results of the 1st to 12th relocation of revenues of the health insurance companies - collected premiums in 2008 and 2009).

*Of the **total costs** of health insurance companies in **Q4 2009** (costs and expenses established by expenditure approach from respective funds of health insurance companies), 92 % accounted for **health care costs** paid from the basic health insurance fund and the prevention fund or possibly from the preventive care fund; these costs increased by 8,3 % year-on-year. Costs of in-patient services make up a key proportion of health care costs (50.9 %); they grew by 7,8 % compared to the corresponding period of 2008.*

*In **Q4 2009**, the health insurance companies **acquired** intangible and tangible **fixed assets** (incl. land)*

*compared to the end of Q4 2008, it decreased by CZK 6,2 billion. The acquisition **value of intangible and tangible fixed assets (depreciated) – net** in assets of the health insurance companies was CZK 261 million up on Q3 2009.*

