Brief analytical comments

**In Q4 2016**there is a total of seven **health insurance companies,**which employed 5874 persons (FTE) - which wasof0,6% more than in Q42015 (5838 persons).

**The average monthly wage** (calculated from wages excl. other personnel expenses and from the above average registered number of employees) increased from CZK 46 338in Q42015 to CZK 47 969in Q42016.

**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 50923million, itishigher by 1,2 %to the corresponding period of 2015. 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 measuredon an accrual basisbutnot actual revenuesof health insurance companies for public 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 of CZK 260478 mill. (i.e. collected health insurance the payments for the state insured persons) In comparison2015it means increasing by 4.07 %**,** when income was CZK 250 284 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 –12th reallocated of the public health insurance premiums in 2015 and 2016).

Of the **total costs** of health insurance companiesin **Q4 2016**(from respective funds of health insurance companies), **health services costs** paid from the basic health insurance fund and the prevention fund made up 94,4 %.Health services costs increased by 3,8% with the corresponding period of 2015 (see Table 3). Costs of in-patient services make up a key proportion of health care costs (52,5%),which increased by 3,5 % compared to the corresponding period of 2015.

In Q42016, the health insurance companies **acquired** intangible and tangible **fixed assets** (incl. land) in the amount of CZK 122million and CZK22million, respectively. The **balance sum** of the health insurance companies (the total of assets or liabilities) reached CZK 59 162 million at the end of Q42016and compared to the end of Q32016, it increased by CZK 1775 million. The **value of intangible and tangible fixed assets–net** in assetsof the health insurance companies was CZK 23million down compared with the previous quarter.