

Brief analytical comments

In **Q4 2016** there is a total of seven **health insurance companies**, which employed 5874 persons (FTE) - which was 0,6% more than in Q4 2015 (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 46 338 in Q4 2015 to CZK 47 969 in Q4 2016.

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 50923 million, which is higher 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 measured on an accrual basis but not actual revenues of 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 payments for the state insured persons) In comparison 2015 it 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 companies in **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 Q4 2016, the health insurance companies **acquired** intangible and tangible **fixed assets** (incl. land) in the amount of CZK 122 million and CZK 22 million, respectively. The **balance sum** of the health insurance companies (the total of assets or liabilities) reached CZK 59 162 million at the end of Q4 2016 and compared to the end of Q3 2016, it increased by CZK 1775 million. The **value of intangible and tangible fixed assets-net** in assets of the health insurance companies was CZK 23 million down compared with the previous quarter.