

## **Brief analytical comments**

**In Q1 2016** were acting a total of **seven health insurance companies** in the CR (managing general health insurance) that employed in total 5811 persons (FTE). Average number of employees in Q1 2015 was recorded in the amount of 5 825 persons, which in comparison with the Q1 2016 was less by 0,4 %.

**The average monthly wage** (calculated from wages excluding other personnel expenses and from the above number of employed persons) achieved CZK 33 250 and in comparison with Q1 2015 it was lower by CZK 2 187 and increased by 7,0%

**Premiums written** (claims - 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 to CZK 47,3 bn. and it was by 6,1 % higher compared to the corresponding period of Q1 2015. 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 CZK 63 835 mill (i.e. collected health insurance including payments for the state insured persons) In comparison 1Q 2014 it means increasing by 5.44 %. 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 1<sup>st</sup> to the – 3rd reallocated of the public health insurance premiums in 2015 and 2016 – available resource).

Of the **total costs** of health insurance companies in Q1 2016 (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 95.2 % point. These health services costs increased (in comparison with the same period of the year 2015) by 3,6 % (see Table 3). Costs of in-patient services made up a key proportion of health service costs (52,9,%); they were also increased by 4,4 % - compared to the corresponding period of 2015.

The **balance sum** of the health insurance companies (the total of assets or liabilities) reached CZK 56,4 billion at the end of the Q1 2016 and compared to the end of 2015, it has reduced by CZK 1 billion. Within the assets - tangible fixed assets, land and intangible assets were increased by CZK 4 million and they were accounted in the amount CZK 4 658 million and receivables against health insurance decreased in Q1 2016 in comparison with the Q1 2015 by CZK 1 489 million (from the amount CZK 34 457 million to CZK 32 968 million). At the same time liabilities of health insurance companies - trade credits (incl. advances and liabilities of health care providers) – has increased from CZK 29 209 million to CZK 32 185 million.