Brief analytical comments

In Q1 2014 *were acting a total of* ***seven health insurance companies*** *in the CR (managing general health insurance) that employed in total 5800 persons (FTE). Average number of employees in 2014 was recorded in the amount of 5 873 persons, which in comparison with the Q1 2013 was the same..*

The average monthly wage *(calculated from wages excluding other personnel expenses and from the above number of employed persons) achieved CZK 31 132 and in comparison with Q1 2013 it was higher by CZK 1 429,* an increased of 4,8%

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 42,9 bn. and it was by 3,2% higher compared to the corresponding period of Q1 2013. The data are reported on the accrual basis, which means that unpaid premium is included in accounts receivable of the health insurance companies.*

According to data from the Ministry of Health of the CR (MoH), the frequency of ***payments for the state insured persons*** *was changed (it was repayable financial assistance, so called an advance payment from the state budget in compliance with the point 2, §12 of the Act No. 592/1992 Coll.) in the amount of CZK 4800 million. Similar situation occurred in the beginning of the previous year when in the 1st redistribution 2013 was also included advance payment from the state budget CZK 4000 mill. Since the 11 redistribution in 2013, the amount for the state insurance persons increased from CZK 723 to CZK 787 per person/ per month. From the above , it is clear that in the Q1 2014 were distributed sources in the amount of CZK 62 682 mill, which is compared to the same period in 2013, when real revenue amounted to CZK 58 861 mill. an increase of available resources of 6,49% (information from the MoH from the results of the 1st to the – 3rd reallocated of the public health insurance premiums in 2013 and 2014 – available resource).*

After adjustment by the “extraordinary effect” the real revenue of health insurance companies (in both periods) achieved CZK 57 882 mill, (an increase of 5,51%), i.e. collected health insurance including payments for the insured persons by the state. (information from the MoH from the results of the 1st to the – 3rd reallocated of the public health insurance premiums in 2013 and 2014 – available resource).
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Of the ***total costs*** *of health insurance companies in* ***Q1 2014*** *(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 95.0% point. These health services costs increased (in comparison with the same period of the year 2013) by 4,2% (see Table 3). Costs of in-patient services make up a key proportion of health care costs (52,2,0%); they were also increased by 7,1% -compared to the corresponding period of 2013.*

The ***balance sum*** *of the health insurance companies (the total of assets or liabilities) reached CZK 63,5 billion at the end of the Q1 2014 and, compared to the end of 2013, it increased by CZK 9,1 billion. Within the* ***assets*** *- tangible fixed assets, land and intangible assets were reduced by CZK 10 million and they were accounted in the amount CZK 5 987 million. Receivables against health insurance increased in Q1 2014 in comparison with the Q1 2013 by CZK 540 million (from the amount CZK 34 563 million to CZK 35 103 million). Also,* ***liabilities*** *of health insurance companies - trade credits (incl. advances and liabilities of health care providers) - increased from CZK 25 1947 million to CZK 30 487 million), in the same period.*