



GENERAL HEALTH INSURANCE COMPANY
OF THE CZECH REPUBLIC



Special Section of the Annual Report of the General Health Insurance Company of the Czech Republic

2007

for the purposes of redistributing the income of general health insurance in accordance with Act No. 592/1992 Coll., as amended by Act No. 438/2004 Coll., and in accordance with Decree No. 644/2004 Coll., on the Rules of Managing the Special Account of the General Health Insurance, Average Costs and on the Rules of Proceedings of the Supervisory Board





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Design and production:

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Numbers of insured by age and gender

Age group	Mean number of insured (persons)				Index	
	Year 2006*		Year 2007**)		2007/2006	
	males	females	males	females	males	females
0-5	138 038	130 331	142 178	134 667	1.03	1.03
5-10	131 997	124 657	129 517	122 566	0.98	0.98
10-15	171 487	161 628	158 970	149 904	0.93	0.93
15-20	205 193	191 848	201 730	188 711	0.98	0.98
20-25	227 006	204 977	224 382	202 460	0.99	0.99
25-30	281 122	236 693	266 373	226 716	0.95	0.96
30-35	262 619	238 501	273 492	244 148	1.04	1.02
35-40	224 980	195 099	229 761	197 967	1.02	1.01
40-45	229 252	202 048	230 363	202 185	1.00	1.00
45-50	223 631	203 281	216 235	195 226	0.97	0.96
50-55	258 083	243 845	253 228	237 575	0.98	0.97
55-60	257 113	257 548	254 593	252 786	0.99	0.98
60-65	199 655	221 773	212 964	233 569	1.07	1.05
65-70	139 926	178 147	145 728	182 079	1.04	1.02
70-75	119 089	173 123	114 622	166 714	0.96	0.96
75-80	97 305	166 137	98 391	164 666	1.01	0.99
80-85	58 467	128 569	59 031	127 503	1.01	0.99
85+	24 474	69 163	27 330	76 295	1.12	1.10
Total	3 249 437	3 327 368	3 238 888	3 305 737	1.00	0.99

Special Section AR 2007

AR 2007 – Age structure – I

Note: Numbers of insured by age and gender pursuant to § 4 Para 2 letter a) points 1 and 2 of Decree no 644/2004 Coll.

*) Link to row 2 tab. AR 2006 Zuk-1

**) Link to row 2 tab. AR 2007 Zuk-1

Development of the number of insured persons between 2006 and 2007 in individual groups based on age and sex

Age group	Status as to 31 Dec 2006 (persons)			Status as to 31 Dec 2007 (persons)			Index		Index
	males	females	total*)	males	females	total**)	2007/2006		total
							males	females	
0-5	140 672	132 717	273 389	145 420	138 113	283 533	1.03	1.04	1.04
5-10	130 945	124 019	254 964	128 701	121 624	250 325	0.98	0.98	0.98
10-15	164 891	155 338	320 229	152 839	144 231	297 070	0.93	0.93	0.93
15-20	203 662	190 598	394 260	200 048	186 907	386 955	0.98	0.98	0.98
20-25	225 949	203 958	429 907	222 841	201 437	424 278	0.99	0.99	0.99
25-30	273 738	232 392	506 130	259 489	222 966	482 455	0.95	0.96	0.95
30-35	269 419	242 629	512 048	277 870	245 959	523 829	1.03	1.01	1.02
35-40	227 373	196 469	423 842	233 871	200 990	434 861	1.03	1.02	1.03
40-45	230 700	202 541	433 241	230 654	202 032	432 686	1.00	1.00	1.00
45-50	219 000	198 431	417 431	212 982	191 648	404 630	0.97	0.97	0.97
50-55	255 857	240 899	496 756	250 554	234 290	484 844	0.98	0.97	0.98
55-60	256 211	255 407	511 618	253 005	250 038	503 043	0.99	0.98	0.98
60-65	206 884	228 210	435 094	219 423	239 561	458 984	1.06	1.05	1.05
65-70	142 942	180 074	323 016	149 441	184 803	334 244	1.05	1.03	1.03
70-75	116 872	169 822	286 694	112 654	163 721	276 375	0.96	0.96	0.96
75-80	97 679	165 299	262 978	98 822	163 845	262 667	1.01	0.99	1.00
80-85	58 864	128 219	187 083	59 411	126 951	186 362	1.01	0.99	1.00
85+	25 949	73 058	99 007	28 707	79 774	108 481	1.11	1.09	1.10
Total	3 247 607	3 320 080	6 567 687	3 236 732	3 298 890	6 535 622	1.00	0.99	1.00

Special Section AR 2007

AR 2007 – Development of no of insured by age str. status - 2

Note: Numbers of insured pursuant to § 3 Para 1 of Decree no 644/2004 Coll

*) Link to row 1 tab. AR 2006 Zuk-1

**) Link to row 1 tab. AR 2007 Zuk-1



Total costs of healthcare of insured by age and gender

Age group	Total costs of healthcare (CZK)				Index 2007/2006 males	Index 2007/2006 females
	Year 2006		Year 2007			
	males	females	males	females		
0-5	1 965 800 478	1 601 197 303	1 967 722 893	1 639 933 510	1.00	1.02
5-10	1 031 739 193	848 719 432	1 002 603 770	823 567 732	0.97	0.97
10-15	1 316 177 188	1 233 593 723	1 218 159 375	1 162 275 771	0.93	0.94
15-20	1 383 943 376	1 591 167 825	1 401 959 547	1 570 335 066	1.01	0.99
20-25	1 346 199 325	1 739 928 676	1 336 227 654	1 709 330 609	0.99	0.98
25-30	1 815 446 692	2 694 098 743	1 794 099 315	2 605 329 211	0.99	0.97
30-35	1 908 456 633	2 743 821 864	2 029 113 900	2 955 941 269	1.06	1.08
35-40	1 794 861 841	2 169 405 220	1 863 022 386	2 292 447 327	1.04	1.06
40-45	2 213 170 506	2 443 002 221	2 295 387 955	2 509 156 342	1.04	1.03
45-50	2 688 754 619	2 949 125 163	2 706 877 679	2 904 328 615	1.01	0.98
50-55	4 342 931 322	4 367 197 095	4 313 955 904	4 422 084 881	0.99	1.01
55-60	5 882 814 626	5 192 012 241	6 008 044 034	5 343 215 322	1.02	1.03
60-65	5 670 035 140	5 340 352 498	6 260 288 032	5 827 556 649	1.10	1.09
65-70	4 836 919 798	4 990 839 538	5 202 226 018	5 417 350 150	1.08	1.09
70-75	4 937 910 062	5 782 859 472	4 902 533 050	5 786 271 253	0.99	1.00
75-80	4 390 974 064	6 167 783 488	4 574 442 960	6 373 442 313	1.04	1.03
80-85	2 564 736 176	5 011 403 870	2 692 184 479	5 102 146 577	1.05	1.02
85+	1 042 857 899	2 842 165 553	1 198 951 085	3 223 854 753	1.15	1.13
Total	51 133 728 938	59 708 673 926	52 767 800 036	61 668 567 350	1.03	1.03

Special Section AR 2007

AR 2007 Total healthcare costs - age-3

Note: Costs specified pursuant to § 4 of Decree no 644/2004 Coll.

Care price unified for all health insurance companies on the basis of the table in the Special Section of AR 2007 – Point values-9

Mean costs of healthcare of insured by age and gender

Age group	Mean costs of healthcare (in CZK)				Index 2007/2006 males	Index 2007/2006 females
	Year 2006		Year 2007			
	males	females	males	females		
0-5	14 241	12 286	13 840	12 178	0.97	0.99
5-10	7 816	6 808	7 741	6 719	0.99	0.99
10-15	7 675	7 632	7 663	7 753	1.00	1.02
15-20	6 745	8 294	6 950	8 321	1.03	1.00
20-25	5 930	8 488	5 955	8 443	1.00	0.99
25-30	6 458	11 382	6 735	11 492	1.04	1.01
30-35	7 267	11 504	7 419	12 107	1.02	1.05
35-40	7 978	11 120	8 109	11 580	1.02	1.04
40-45	9 654	12 091	9 964	12 410	1.03	1.03
45-50	12 023	14 508	12 518	14 877	1.04	1.03
50-55	16 828	17 910	17 036	18 613	1.01	1.04
55-60	22 880	20 159	23 599	21 137	1.03	1.05
60-65	28 399	24 080	29 396	24 950	1.04	1.04
65-70	34 568	28 015	35 698	29 753	1.03	1.06
70-75	41 464	33 403	42 771	34 708	1.03	1.04
75-80	45 126	37 125	46 492	38 705	1.03	1.04
80-85	43 866	38 978	45 606	40 016	1.04	1.03
85+	42 611	41 094	43 869	42 255	1.03	1.03
Total	15 736	17 945	16 292	18 655	1.04	1.04

Special Section AR 2007

AR 2007 Total healthcare costs 1 insured – 4

Note: Costs of healthcare are specified with the help of the table Special Section of AR 2007 Total healthcare costs – age-3 1 and using the numbers of insured by age and gender, see the table Special Section of AR 2007 Age structure-1



Mean number of expensive insured by age and gender

Age group	Mean number of expensive insured (persons)				Index 2007/2006 males	Index 2007/2006 females
	Year 2006		Year 2007			
	males	females	males	females		
0-5	200	164	188	132	0.94	0.81
5-10	73	49	49	37	0.67	0.76
10-15	129	133	96	98	0.74	0.74
15-20	162	101	185	88	1.14	0.87
20-25	179	98	186	76	1.04	0.77
25-30	234	139	226	147	0.96	1.06
30-35	240	167	236	185	0.99	1.11
35-40	240	163	234	169	0.98	1.04
40-45	389	239	351	227	0.90	0.95
45-50	451	292	463	289	1.03	0.99
50-55	796	451	793	451	1.00	1.00
55-60	1 165	645	1 197	665	1.03	1.03
60-65	1 129	791	1 209	744	1.07	0.94
65-70	1 003	652	1 052	703	1.05	1.08
70-75	1 000	777	892	685	0.89	0.88
75-80	773	656	705	655	0.91	1.00
80-85	313	372	320	352	1.02	0.95
85+	70	85	77	95	1.10	1.12
Total	8 546	5 976	8 459	5 799	0.99	0.97

Special Section AR 2007

AR 2007 No of expensive insured – 5

Note: Expensive insured is defined by healthcare costs 30 times more than the mean costs according to Act no 592/1992 Coll., on general health insurance premiums, as amended by Act no 438/2004 Coll. And Decree no 644/2004 Coll..

Mean number of insured is calculated as the share of the sum of expensive insured per group by age and gender as on the first day of each month of the calendar year divided by 12 – see Special Section of AR 2007 tab. Age structure-1

Costs of healthcare per age and gender group without expensive care

Age group	Costs of healthcare without expensive care (in CZK)				Index 2007/2006 males	Index 2007/2006 females
	Year 2006		Year 2007			
	males	females	males	females		
0-5	1 821 209 371	1 507 543 793	1 840 533 588	1 545 788 167	1.01	1.03
5-10	981 916 973	819 601 399	966 229 263	805 182 050	0.98	0.98
10-15	1 249 147 042	1 193 578 611	1 161 787 899	1 125 277 477	0.93	0.94
15-20	1 266 668 161	1 544 048 440	1 272 796 363	1 529 052 004	1.00	0.99
20-25	1 240 783 355	1 700 322 957	1 244 248 581	1 681 107 510	1.00	0.99
25-30	1 709 603 685	2 628 887 349	1 670 672 341	2 544 071 709	0.98	0.97
30-35	1 790 022 314	2 674 159 625	1 907 642 051	2 865 447 927	1.07	1.07
35-40	1 695 386 032	2 115 520 122	1 759 134 771	2 236 727 834	1.04	1.06
40-45	2 067 682 066	2 354 356 758	2 142 400 904	2 418 713 250	1.04	1.03
45-50	2 521 913 725	2 860 551 750	2 507 532 652	2 802 877 223	0.99	0.98
50-55	4 015 879 224	4 177 398 520	3 988 059 933	4 224 514 748	0.99	1.01
55-60	5 473 109 073	4 963 620 992	5 534 990 600	5 070 615 084	1.01	1.02
60-65	5 289 616 584	5 088 088 272	5 801 688 089	5 579 152 712	1.10	1.10
65-70	4 493 519 247	4 800 226 604	4 832 551 380	5 180 780 555	1.08	1.08
70-75	4 599 213 201	5 565 921 740	4 567 509 096	5 569 249 592	0.99	1.00
75-80	4 127 039 236	5 972 497 786	4 305 237 839	6 171 029 761	1.04	1.03
80-85	2 463 517 508	4 903 421 528	2 582 490 138	5 003 360 590	1.05	1.02
85+	1 024 896 777	2 816 289 814	1 176 459 538	3 196 250 636	1.15	1.13
Total	47 831 123 576	57 686 036 061	49 261 965 026	59 549 198 829	1.03	1.03

Special Section AR 2007

AR 2007 Costs of healthcare without expensive care – 6

Note: Total annual costs per insured pursuant to age group after deducting part of the costs where the Insurance Company has the right to reimbursement pursuant to § 21a) Para 3 of Act no 592/1992 Coll. and Art. VI of Act no 438/2004 Coll., in CZK.

Linked to: Tab. Special part of VZ 2007 Total health costs – age-3 after deducting 80 % of the amount by which the expensive care exceeded **CZK 452,580.00 in 2006 and CZK 475,500.00 in 2007**



Claimed part of expensive care per age and gender group

Age group	Claimed part of expensive care (in CZK)				Index 2007/2006 males	Index 2007/2006 females
	Year 2006		Year 2007			
	males	females	males	females		
0-5	144 591 108	93 653 510	127 189 305	94 145 343	0.88	1.01
5-10	49 822 220	29 118 034	36 374 507	18 385 682	0.73	0.63
10-15	67 030 146	40 015 111	56 371 476	36 998 294	0.84	0.92
15-20	117 275 215	47 119 385	129 163 184	41 283 062	1.10	0.88
20-25	105 415 969	39 605 719	91 979 073	28 223 099	0.87	0.71
25-30	105 843 007	65 211 394	123 426 974	61 257 502	1.17	0.94
30-35	118 434 319	69 662 239	121 471 849	90 493 342	1.03	1.30
35-40	99 475 809	53 885 098	103 887 615	55 719 493	1.04	1.03
40-45	145 488 440	88 645 463	152 987 051	90 443 092	1.05	1.02
45-50	166 840 894	88 573 413	199 345 027	101 451 392	1.19	1.15
50-55	327 052 098	189 798 575	325 895 971	197 570 133	1.00	1.04
55-60	409 705 552	228 391 249	473 053 434	272 600 238	1.15	1.19
60-65	380 418 555	252 264 226	458 599 943	248 403 937	1.21	0.98
65-70	343 400 550	190 612 934	369 674 638	236 569 595	1.08	1.24
70-75	338 696 861	216 937 732	335 023 954	217 021 661	0.99	1.00
75-80	263 934 828	195 285 702	269 205 121	202 412 552	1.02	1.04
80-85	101 218 667	107 982 342	109 694 341	98 785 987	1.08	0.91
85+	17 961 122	25 875 738	22 491 547	27 604 117	1.25	1.07
Total	3 302 605 362	2 022 637 866	3 505 835 010	2 119 368 521	1.06	1.05

Special Section AR 2007

AR 2007 Part of expensive care – 7

Note: Reimbursable part of the costs of expensive insured pursuant to § 21a Para 3 of Act no 592/1992 Coll., as amended by Art. VI of Act no 438/2004 Coll., in CZK.

Total expensive care by age and gender group

Age group	Total expensive care (in CZK)				Index 2007/2006 males	Index 2007/2006 females
	Year 2006		Year 2007			
	males	females	males	females		
0-5	316 823 137	223 752 921	287 502 206	211 059 471	0.91	0.94
5-10	95 945 534	59 525 688	69 548 389	40 967 698	0.72	0.69
10-15	143 107 528	111 464 165	118 286 867	92 771 209	0.83	0.83
15-20	222 163 265	104 601 274	249 509 302	95 558 412	1.12	0.91
20-25	215 538 959	96 005 950	206 331 741	73 184 737	0.96	0.76
25-30	244 605 594	150 856 722	267 147 195	148 733 708	1.09	0.99
30-35	262 136 443	163 724 125	267 556 092	202 653 708	1.02	1.24
35-40	237 147 218	143 545 793	248 834 268	149 891 352	1.05	1.04
40-45	365 620 977	221 648 349	364 868 292	227 782 572	1.00	1.03
45-50	422 093 665	249 330 558	481 792 466	269 477 560	1.14	1.08
50-55	791 575 809	451 136 974	808 940 782	472 706 340	1.02	1.05
55-60	1 080 564 610	597 150 910	1 199 613 470	681 138 879	1.11	1.14
60-65	1 038 472 379	700 541 653	1 210 892 479	690 762 093	1.17	0.99
65-70	932 042 545	560 440 592	1 012 148 915	664 738 377	1.09	1.19
70-75	934 427 040	663 428 056	892 374 183	633 342 153	0.95	0.95
75-80	731 618 748	586 394 874	736 867 044	616 496 452	1.01	1.05
80-85	294 771 337	333 838 452	320 895 559	316 154 187	1.09	0.95
85+	63 810 676	82 097 976	74 173 014	89 300 241	1.16	1.09
Total	8 392 465 462	5 499 485 032	8 817 282 264	5 676 719 149	1.05	1.03

Special Section AR 2007

AR 2007 Total expensive care – 8

Note: Costs of healthcare where reimbursement by the Health Insurance Company per insured in 2006 exceeded CZK 452,580.00 and in 2007 exceeded CZK 475,500.00



Survey of scores for the period Former half 2000 - Latter half 2007 according to the effective legislation

TYPE OF ENTITY	former half 2000	latter half 2000	former half 2001	latter half 2001	former half 2002	latter half 2002	former half 2003	latter half 2003	former half 2004	latter half 2004	former half 2005	latter half 2005	former half 2006	latter half 2006	former half 2007	latter half 2007
A01 (general practitioner paid by performance)	0.70	0.70	0.70	0.80	0.87	0.87	0.90	0.90	0.90	0.90	0.46	0.46	0.46	0.46	0.46	0.46
A02 (general practitioner by KKVP)	0.70	0.70	0.70	0.80	0.87	0.87	0.90	0.90	0.95	0.95	0.95	0.97	0.97	0.97	0.97	0.97
SPEC. OUTPATIENT	1.00	1.00	1.00	1.00	1.00	1.02	1.02	1.04	1.04	1.04	1.04	1.05	1.05	1.05	1.05	1.05
GYNAECOLOGY	1.00	1.00	1.00	1.00	1.00	1.02	1.02	1.04	1.04	1.04	1.04	1.05	1.05	1.05	1.05	1.05
HOME CARE	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.07	1.07
COMPLEMENT - LAB	0.80	0.80	0.82	0.82	0.82	0.85	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.87	0.87
RDG	1.00	1.00	1.00	1.00	1.00	1.01	1.02	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.05	1.05
REHABILITATION	0.87	0.87	0.88	0.90	0.90	0.92	0.95	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.99	0.99
HOSPITAL	0.86	0.87	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.82	0.82
TRANSPORT	0.80	0.85	0.86	0.86	0.86	0.87	0.87	0.87	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
RESCUE SERVICE	0.95	0.95	0.95	0.97	0.97	0.99	0.99	0.99	1.01	1.02	1.02	1.03	1.03	1.03	1.03	1.03
PREVENTION	0.80	0.80	0.80	0.80	0.80	0.87	0.87	0.87	0.90	0.91	0.91	0.92	0.92	0.92	0.92	0.92
SCI	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
LTCH	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
TREATMENT BEDS	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
SPECIAL OUTPATIENT CARE															1.00	1.00
HAEMODIALYSIS	1.00	1.00	1.00	1.00	1.00	1.00	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02
DENTAL	← price list →															
POLICLINICS	← by segment →															
Capitation lump (in CZK)	mean 28	mean 29	min. 29	min. 29	min. 30	min. 31	min. 32	min. 33	min. 33	min. 33	min. 33	min. 34	min. 35.02	min. 35.02	min. 36	min. 36

Special Section AR 2007

Special Section of AR 2007 - Score values – 9

Note: The table will be used for pricing healthcare costs according to § 4 letter c) of Decree no 644/2004 Coll.

