

Abstract

Analysis of economical development of health insurance companies in the Czech Republic

Author: Ondřej Žalmánek

Supervisor: PharmDr. Tereza Hendrychová, Ph.D.

Charles University, Faculty of Pharmacy in Hradec Králové

Department of Social and Clinical Pharmacy

Introduction and Objective: Health insurance companies play an important role in health care system in the Czech Republic. Their main task is to ensure the payment of health services in the form of health insurance. The objective of the work was to analyze the development of health insurance companies in the Czech Republic with a focus on the costs of medicinal products (MP) and medical devices (MD) dispensed on medical prescription in the years 2018–2020.

Methodology: Data on health insurance companies' economy were obtained from the annual reports for the years 2018-2020, which health insurance companies publish on their websites. Data on the total costs of selected health services related to prescription of MP and MD and expenses for MP and MD dispensed on prescription issued by health service providers were processed. For the possibility of comparison, the data were converted to one insured person. The data were processed using Microsoft Excel software and evaluated by methods of descriptive and comparative statistics.

Results: Health insurance companies had stable numbers of the insured in the surveyed period 2018–2020. The General Health Insurance Company of the Czech Republic spent the most funds on health care for the insured per year. Between years 2018–2020, on average, the costs of health services per one insured person grew by 24.16%. We observe a decreasing trend of expenditures of health insurance companies on MP and MD dispensed on medical prescription compared to the total costs of health services in the period 2018–2020 by an average of 19.29%.

Conclusion: Health insurance companies are stable thanks to legislative regulation, which specifies conditions for the establishment and functioning of health insurance companies. All health insurance companies show the same growing trends of expenditures on health care in the analyzed period with stagnation of expenditures on MP and MD dispensed on medical prescription.