

STATISTICS ON PRIVATE MEDICAL-PHARMACEUTICAL INSURANCE COMPANIES (ESL) 2010

The population covered by health insurance rose by 1.6% in 2010

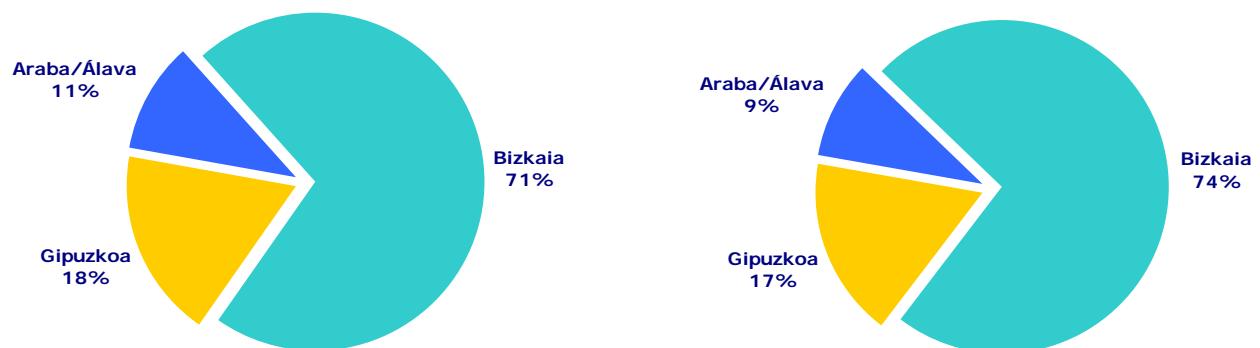
The volume of health insurance premiums grew above GDP

In 2010 the private insurance companies (ESL) operating in the Basque Country provided 382,677 individuals with health insurance (+1.6% compared to 2009), with this group representing 17.5% of the population of the Basque Country, according to Eustat data. Despite an unfavourable economic climate, both the number of individuals with health insurance and the volume of premiums grew.

Furthermore, the ESLs turned over 267 million euros in premiums relating to health service provision, which was a growth of 5.3% with respect to the previous financial year, above the 1.9% growth in GDP in the Basque Country in 2010.

However, this increase in the number of insured individuals (1.6%) was below that for the State as a whole (4.2%). Geographically, the insured group was distributed in the following manner: 71.3% corresponded to Bizkaia, 18.1% to Gipuzkoa and 10.6% to Álava.

Graph: Distribution of insured individuals and volume of premiums by province 2010



Source: Department of Health and Eustat. Private Insurance Statistics (ESL)

In terms of population, Bizkaia registered the highest proportion of insured population per inhabitant of the three provinces, with 23.5%, followed by Álava (12.7%) and Gipuzkoa (9.9%).

The Basque Country accounted for 4.4% of the total number of premiums for the State overall and 0.41% of GDP of the Basque Country, with a growth rate (5.3%) that stood above that for Spain (4.5%).

73.2% of the volume of premiums corresponded to Bizkaia, 17.4% to Gipuzkoa and 9.4% to Álava. Gipuzkoa was the province that obtained the highest growth, with 6.4%, followed by Bizkaia (5.5%) and Álava (1.9%).

The branch of health insurance was characterised by a high concentration. In 2010 the three main entities reached a combined market share of 81% by volume of premiums.

The large majority of insured individuals (90%) had a medical insurance policy that covered general healthcare provision, which covers primary and hospital care, against the 7.7% that opted for a specific care policy (as in the case of primary, specialised or dental care).

Table 1: Evolution of Private Medical-Pharmaceutical Insurance Companies

	Basque Country			State	
	2010	2009	Δ % 10/09	2010	Δ % 10/09
SUMMARY OF PORTFOLIO					
Value of premiums (thousand €)	267.618	254.134	5,3	6.057.711	4,5
Number of insured	382.677	376.544	1,6	9.651.069	4,2
Insured population (%)	17,5	17,4	0,6		
GEOGRAPHICAL BREAKDOWN PORTFOLIO (volume of premiums)					
Araba/Álava (thousand €)	25.104	24.643	1,9		
Bizkaia (thousand €)	195.990	185.779	5,5		
Gipuzkoa (thousand €)	46.524	43.712	6,4		

Source: The Basque Country: Department of Health and Eustat. Statistics for private medical-pharmaceutical insurance companies (ESL).

Spain: ICEA (Pension Funds and Insurance Companies Cooperative Research)

Methodological note: these statistics contain information from the private medical-pharmaceutical insurance companies with a branch in the Basque Country.

A revision of the data corresponding to 2008 has been carried out that has given rise to an update of the same.

For further information:

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