The number of people holding health insurance with companies that have branches in the Basque Country increased by 6.4% in 2021
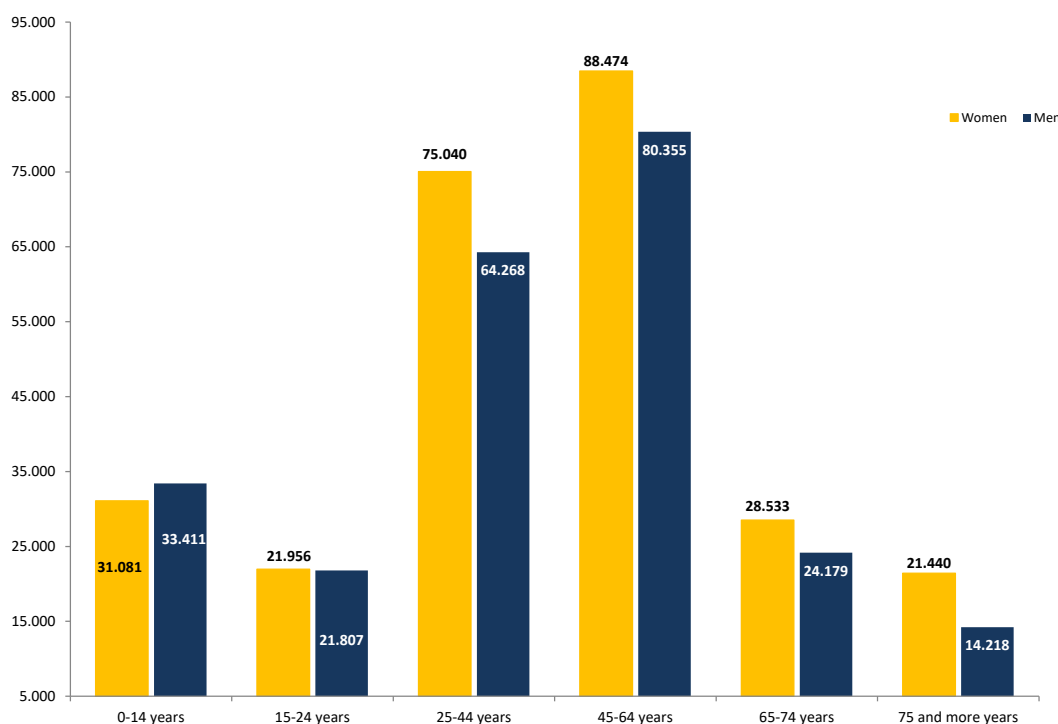
Women represented 53% of the insured group

In 2021, a total of 504,762 Basque Country residents had health insurance with companies that have branches in the Basque Country, representing a 6.4% increase in relation to the 2019 tax year, according to Eustat data.

Due to this increase in insured individuals, who want to complement the services of the public healthcare system or widen the services offered in certain specialities, the proportion of the population with health insurance rose to 23% (22% in 2019). By province, this proportion was greater in Bizkaia, reaching 30.4%, followed by Álava (17.9%) and Gipuzkoa (13.6%). However, the increase in the number of individuals with health insurance was higher both in Álava (9.0%) and in Gipuzkoa (9.5%). In Bizkaia the increase was 5.1%.

As regards the characteristics of this group, 52.8% were women and 47.2% men. The 45-64 and 25-44 age groups accounted for 61% of the insured population and, with the exception of the paediatric age group, there was a predominance of women in all groups, particularly in that related to maternity.

People with private health insurance in the Basque Country by age group and gender. 2021
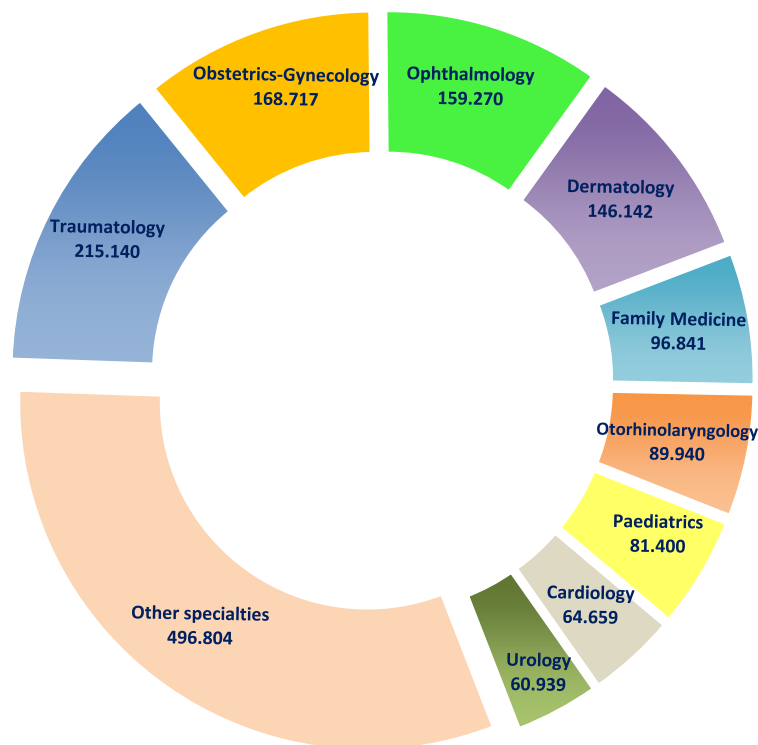

Source: Eustat. Statistics on private healthcare

The majority of people who visited a medical practice did so to see a specialist

Of a total of 1.6 million visits through private insurance companies, representing an average of 3.1 doctors' appointments per insured individual, 11.3% pertained to primary care (family and paediatric medicine) and 88.7% (1.4 million) to specialised care. The most in demand were, in this order: traumatology (just over 215 thousand), obstetrics and gynaecology, ophthalmology and dermatology (all of which exceeded 100 thousand annual visits).

Number of visits by people with health insurance in the Basque Country by specialty. 2021

Source: Eustat. Statistics on private healthcare

Group insurance schemes were the main drivers of growth in the volume of health premiums

Companies offering private healthcare services took in 366.2 million euros' worth of premiums, which was an increase of 6.5% compared to 2019. This figure represented 0.47% of GDP in 2021. By province, 71.2% of premiums were in Bizkaia, 18.2% in Gipuzkoa and 10.6% in Álava.

Considering the type of insurance taken out, 52% of premiums corresponded to group insurance schemes, 40.7% were individual or family insurance policies and 7.3% belonged to public mutual societies for civil servants. Compared to 2019, group insurance schemes saw the highest increase (10.8%), followed by individual or family insurance schemes (2.6%), whereas those corresponding to public mutual societies for civil servants decreased (-0.2%).

Main figures of health insurance in the Basque Country. 2021

	2021	2019	Increase (%) 2021/2019
PEOPLE WITH INSURANCE	504.762	474.462	6,4
By province			
Araba/Álava	59.133	54.255	9,0
Bizkaia	347.755	330.821	5,1
Gipuzkoa	97.874	89.386	9,5
Percentage of insured population (%)	23	22	
PREMIUM VOLUME (thousands €)	366.238	343.882	6,5
By province			
Araba/Álava	38.815	35.338	9,8
Bizkaia	260.791	247.027	5,6
Gipuzkoa	66.632	61.517	8,3
By modality			
Individual insurance	149.076	145.310	2,6
Public mutualities	26.555	26.600	-0,2
Group insurance	190.607	171.973	10,8
Weight in relation to GDP (%)	0,47	0,43	

Date October 25, 2022

Source: Eustat. Statistics on private healthcare

Methodological note:

These statistics contain information from health insurance organisations that have at least one establishment in the Basque Country. They do not include Voluntary Social Welfare Entities since they are not insurance-related.

For further information:
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