

STATISTICS ON PRIVATE MEDICAL-PHARMACEUTICAL COMPANIES (ESL) YEAR 2001

The volume of private health care insurance premiums in the A.C. of the Basque Country increased 6.3% in 2001

The average annual premium per insured (433 euros) is 17% higher than the state figure.

The population insured by Private Insurance Institutions (from here on ESL) reached the figure of 299,050 persons in 2001, this being 0.2% below that of the previous year. This also shows for the same year that 14.4% of the population of the A.C. of the Basque Country had private health care insurance, according to EUSTAT data.

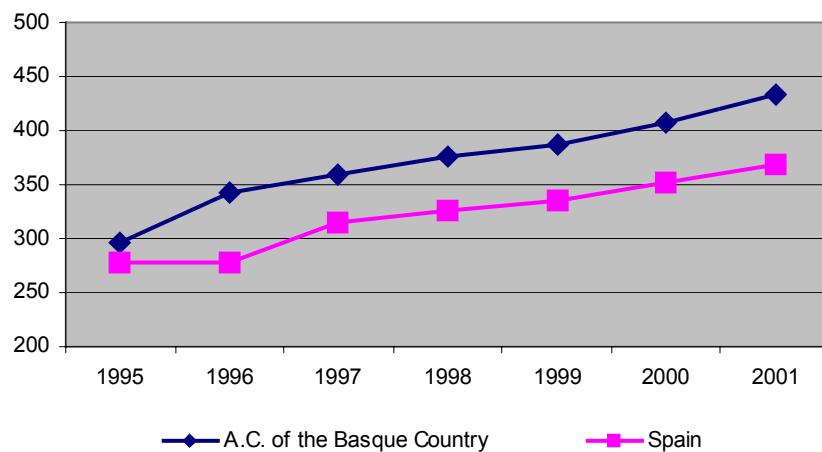
By provinces, once again Bizkaia presented a higher proportion of insured persons, reaching 18.8% of the total population, followed by Alava with 12.8% and Gipuzkoa with 7.6%.

This fall in the total number of insured is also reflected in the existing figures for the State, which registered a 0.6% decrease. Thus, the downward trend of recent years is reaffirmed, with a continued drop in the number of persons insured by private health care institutions.

With regard to the value of premiums, we should point out that the **total value of premiums charged** in 2001 was over 129 million euros, which represented 0.3% of the GDP of the A.C. of the Basque Country for the same year. The volume of premiums rose 6.3% with regard to the year before, the figure for the State was lower, at around 4.2%.

The **average annual premium per insured** for the whole of the A.C. of the Basque Country was 433 euros, with a 6.5% increase in relation to 2000. This figure was also higher than that of the State in 2001 (368 euros).

Graph: Evolution of the average annual premium per insured (constant prices)



Sources: EUSTAT & ICEA (Cooperative Research between Insurance Institutions and Pension Funds)

As far as **average expenditure per inhabitant** is concerned, in 2001 it came to 62 euros, 5.6% higher than the figure corresponding to the year 2000.

Table: Evolution of Medical-Pharmaceutical Care ESL

	A.C. of the Basque Country		
	2000	2001	Δ01/00
Insured	299.778	299.050	-0,2
Insured population (%)	14,4	14,4	-0,3
Policies	151.910	151.849	0,0
Premiums (thousand €)	121.867	129.520	6,3
Premium per Inhabitant (€)	59	62	5,6
Premium per Insured (€)	407	433	6,5
Total Expenditure (thousand €)	129.507	134.515	3,9
Total Income (thousand €)	128.622	136.601	6,2
CARE ACTIVITY			
Visits (thousand)	1.135	1.128	-0,6
Hospitalised patients	35.832	37.281	4,0
Days stay	136.799	138.682	1,4
Average stay	3,8	3,7	-2,9
Surgical operations on hospitalised	28.576	27.893	-2,4

Source: EUSTAT

With regard to **types of contracts**, the most common is the family or individual contract, which represents 62.2% of the total policies contracted, 13.6% corresponded to public mutual policies and the remaining 24.1% to other collective policies.

Altogether the ESL in the private health insurance sector placed at their policy holders' disposal a total of 7,842 **professionals**, with a medical staff made up of 1,261 general practitioners and 5,162 consultants. Among the medical staff, by branch of medicine, general medicine and paediatrics involved the greatest number of health professionals, representing 24.6% of the total.

A total of 1,128,243 **outpatient visits** were covered by the ESL in 2001, which represents a 0.6% decrease with regard to the figure for the year before, with an average of 3.8 outpatient visits per insured. By branches of medicine, the highest volume of this type of visits corresponded to traumatology, with 48 visits for every 100 insured, followed closely by toco-gynaecology and paediatrics with 42 and 41 visits, respectively.

Finally, it should be noted that, in relation to the number of **hospital admissions** of patients insured by the ESL, the figure came to 37,281, 4% higher than in 2000.

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