

STATISTICS FOR PRIVATE MEDICAL-PHARMACEUTICAL COMPANIES (ESL) 2002

15.1% of the population of the A.C. of the Basque Country has health care insurance

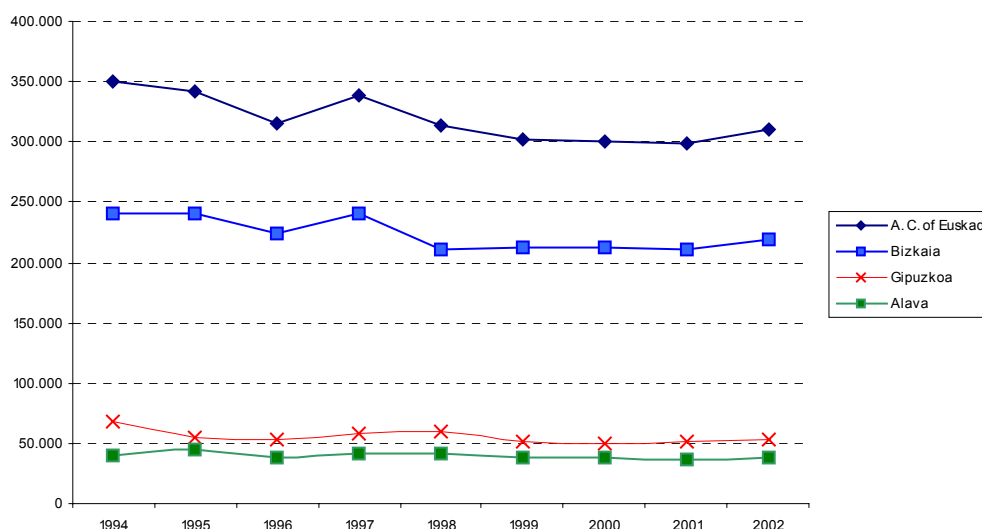
The number of policy holders in the A.C. of the Basque Country rose by 3.9%, reversing the downward trend of previous years.

The population covered by Private Insurance Companies (from here on ESL) in 2002 came to 310,796 people, 3.9% more than the previous year. This figure means that 15.1% of the population of the A.C. of the Basque Country held one of the 158,158 health care insurance policies, according to EUSTAT data.

In terms of provinces, Bizkaia continued to be the most attracted to health care insurance, with the highest proportion of the population insured per inhabitant, 19.9%, followed by Alava (13.4%) and Gipuzkoa (7.9%); however, in relative terms, Alava was where the number of policy holders grew the most (5%) with respect to 2001, compared to Bizkaia and Gipuzkoa, whose increase was 4% and 3% respectively.

This increase in the number of policy holders in the A.C. of the Basque Country (3.9%), higher than that registered in the State (2.9%), shows a change in the trend of the previous eight years (1994-2001), which had been characterised by a steady decrease in the number of policy holders.

Graph: Number of policy holders in the period 1994-2002



Source: EUSTAT

Regarding the type of policy, the most common was the individual or family type, covering 54.9% of holders, followed by policies aimed at companies or other specific groups (25.8%) and public mutual policies (19.3%). The collective policy, in keeping with the upward trend of the preceding three years (1999-2001), obtained the highest growth (6.1%) in relation to 2001, while individual or family ones and public mutual ones grew by 3.3% and 4.4% respectively.

The **total value of premiums collected by the insurance health care sector** in 2002 was over 137 million euros, 5.8% more than the previous year, representing 0.3% of the GDP of the A.C. of the Basque Country.

The **average premium per policy holder** for the A.C. of the Basque Country as a whole was 441 euros, similar to that registered in the State (443 euros), meaning a modest increase of 1.8% with respect to 2001. For the individual or family type, this increase was 4.2%, while other collective types decreased 1.6% and the public mutual ones were virtually unchanged.

There were a total of 8,019 **professionals** working in the ESL in the health sector of private insurance, with a medical team for primary care of 1,285 general practitioners, 331 paediatricians and 5,494 consultants to provide specialist care. In this area, odontology, gynecology and orthopedics were the specialisations offering the highest number of professionals.

This increase in the number of policy holders was reflected in an increase in medical and hospital care activity. A total of 1,164,635 **outpatient visits** were dealt with among the ESL policy holders (3.3% more in comparison to 2001), making an average of 3.7 visits per holders. The busiest specialities were orthopedics, with an average of 48 visits per 100 policy holders, followed by paediatrics and gynecology (with an average of 41 visits per 100 holders in both cases).

Patients coming from medical insurers accounted for a total of 40,186 **hospital admissions**, 7.8% more with respect to 2001, representing 14.7% of the total of hospital admissions in the A.C. of the Basque Country in 2002. In addition, 72.3% of those people in hospital covered by ESL underwent **surgery**, totalling 29,066 operations (4.2% more than the previous year).

Table: Evolution of Medical-Pharmaceutical Care ESL

	A. C. of Euskadi		
	2002	2001	Δ02/01
Policy holders	310.796	299.050	3,9
Policy holder population (%)	15,1	14,4	4,9
Policies	158.158	151.849	4,2
Type of Policies			
Individual or relatives	97.644	94.494	3,3
Public Mutuals	21.604	20.689	4,4
Other groups	38.910	36.666	6,1
Premiums (thousand €)	137.086	129.520	5,8
Premium per policy holder (€)	441	433	1,8
Total Expenditure (thousand €)	138.311	134.515	2,8
Total Income (thousand €)	144.806	136.601	6,0
CARE ACTIVITY			
Visits (thousand)	1.165	1.128	3,3
Hospitalised patients	40.186	37.281	7,8
Surgical operations	29.066	27.893	4,2

Source: EUSTAT

For further information:

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