

STATISTICS FOR PRIVATE MEDICAL-PHARMACEUTICAL INSURANCE COMPANIES (ESL) 2006

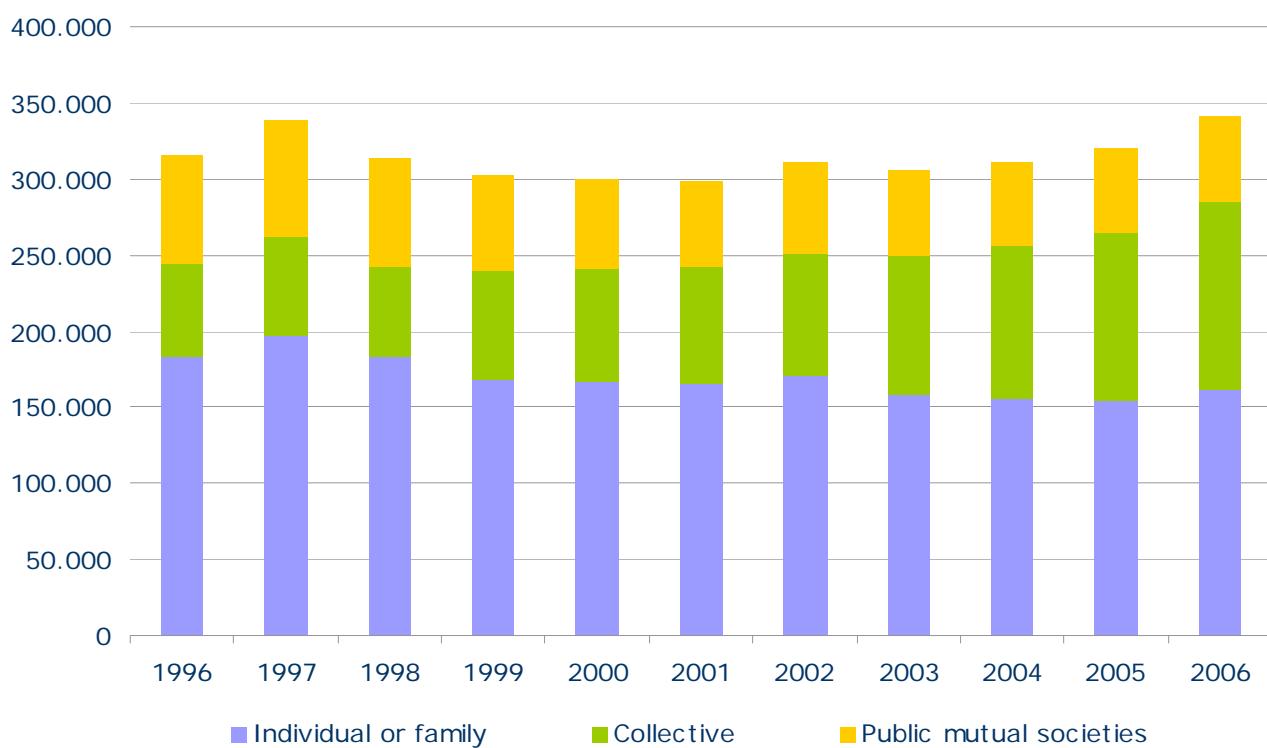
There was a 6.8% rise in the number of people with private healthcare insurance in the A. C. of the Basque Country in 2006

The greatest increase was in the number of collective policies

The population covered by private healthcare insurance in the A.C. of the Basque Country in 2006 came to 341,616, meaning a rise of 6.8% with regard to the previous year and the highest number in the last eleven years (1996-2006), according to EUSTAT data.

The **individual or family** type of policy covered the highest number of people (47.5%), followed by **collective insurance** (aimed at companies or other specific groups) with 35.9% and **public mutual societies** (16.6%)

Graph 1: Number of insured by type of policy 1996-2006



Source: EUSTAT

This increase in the number of people with healthcare insurance was noted in all types of policy. In particular, the number of people insured by **collective insurance** increase the most with growth of 10.9% with respect to 2005, followed by individual or family type of policy and for public mutual societies (with increases of 5.4% and 2.8%, respectively).

Special mention should be made of the **increasing importance of collective insurance** (which is directly contracted by a company for its employees) in the healthcare insurance sector. This type of policy, where the number of insured has significantly grown by 71.4% between 1999-2006, with an accumulated annual average rate of 8%, accounted for 35.9% of the insured in 2006 (23.7% in 1999)

Graph 2: Distribution of insured by type of policy. 1999 and 2006 (%)



Source: EUSTAT

The vast majority of policy holders (96.9%) still preferred **private medical insurance with general healthcare coverage** (primary and ambulatory care and hospitalisation), rather than other specific care (such as dental insurance)

The total value of premiums collected by the insurance health care sector in 2006 came to 184.8 million euros, representing approximately 4.4% of the State total and 0.3% of the GDP of the A.C. of the Basque Country. In relation to the previous year, the volume of premiums grew by 8.9%, slightly below the growth level experienced in the rest of the State (9.2%)

People with medical healthcare insurance made a total of 1,257,073 **medical visits** charged to the insurance companies (2.9% more than in 2005), making an average of 3.7 visits per policy holder. The specialists in greatest demand were in orthopaedics, obstetrics, paediatrics and ophthalmology. This gave rise to 51,117 hospital admissions with an average hospital stay of 3 days and 34,431 operations. The greatest number of hospital admissions involved the specialities of general surgery, ophthalmology, orthopaedics and gynaecology

Table 1: Evolution of Private Medical-Pharmaceutical Insurance Companies

	Basque Country			State	
	2005	2006	Δ06/05	2006	Δ06/05
SUMMARY OF PORTFOLIO					
Number of policy holders	319.788	341.616	6,8	7.123.235	3,7
Number of policies	167.373	177.216	5,9		
Volume of premiums (thousand €)	169.744	184.852	8,9	4.196.291	9,2
TYPES OF POLICY (number of policy holders)					
Individual or family	154.076	162.327	5,4		
Collective	110.652	122.701	10,9		
Public mutual societies	55.060	56.588	2,8		
MEDICAL AND HOSPITAL ACTIVITY					
Visits (thousands)	1.221	1.257	2,9		
Patients admitted to hospital	49.236	51.117	3,8		
Surgical operations in hospital	33.117	34.431	4,0		

Source A.C. of the Basque Country: EUSTAT

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

Methodology note: These statistics contain information from the private medical-pharmaceutical insurance companies with a branch in the A.C. of the Basque Country.

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