

**STATISTICS ON PRIVATE MEDICAL-PHARMACEUTICAL INSURANCE COMPANIES (ESL) 2011**

## **In 2011, health insurance companies in the Basque Country increased their premiums but not the number of insured individuals**

### ***Health insurance premiums rose less than in previous years***

The volume of premiums insured by companies managing health insurance in the Basque Country grew by 3.8% in 2011, while the number of individuals insured remained practically unchanged (-0.02%), according to Eustat data. Specifically, the number of individuals with health insurance provided by these companies was 382,610 in 2011.

In an unfavourable economic context, the number of health insurance policies contracted fell by 0.8% and the number of people covered by health insurance hardly changed with respect to the previous year, in contrast with the trend of moderate growth in this sector in previous years (0.8% in 2009 and 1.6% in 2010).

On the other hand, the volume of premiums relating to health service provision, which rose to 277.7 million euros, grew by 3.8% in 2011, with the value of this increase lower than in previous years (6.7% in 2009 and 5.3% in 2010).

**Table 1: Evolution of Private Medical-Pharmaceutical Insurance Companies**

	<b>Basque Country</b>		
	<b>2011</b>	<b>2010</b>	<b>Δ 11/10</b>
<b>SUMMARY OF PORTFOLIO</b>			
Value of premiums (thousand €)	277.731	267.618	3,8
Number of insured	382.610	382.677	0,0
<b>GEOGRAPHICAL BREAKDOWN PORTFOLIO (volume of premiums)</b>			
Araba/Álava (thousand €)	26.393	25.104	5,1
Bizkaia (thousand €)	203.640	195.990	3,9
Gipuzkoa (thousand €)	47.698	46.524	2,5

**Source: Basque Country: Department of Health and EUSTAT. Statistics on Private Medical-Pharmaceutical Insurance Companies (ESL)**

Regarding GDP, the premiums of health insurance companies in the Basque Country represent 0.42% of the Region's GDP in 2011 (one hundredth more than in 2010). The average premium per policyholder was 725.8 euros, compared to 699.3 euros in 2010.

The branch of health insurance was characterised by a high concentration. In 2011 the four main entities reached a combined market share of 85.7% by volume of premiums.

The large majority of insured individuals (89%) had a medical insurance policy that covered general healthcare provision, which covers primary and hospital care, and 10% had dental insurance.

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

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**For further information:**

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