



# Health Insurance System in Slovenia

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# Types of Insurance in Slovenia

- Compulsory insurance - organised through the Health Insurance Institute of Slovenia (ZZZS)



**ZZZS** Zavod za zdravstveno zavarovanje Slovenije

- Supplementary health insurance (organised through private insurance undertaking but regulated by the law)



- Health insurance (organised through private insurance undertakings)

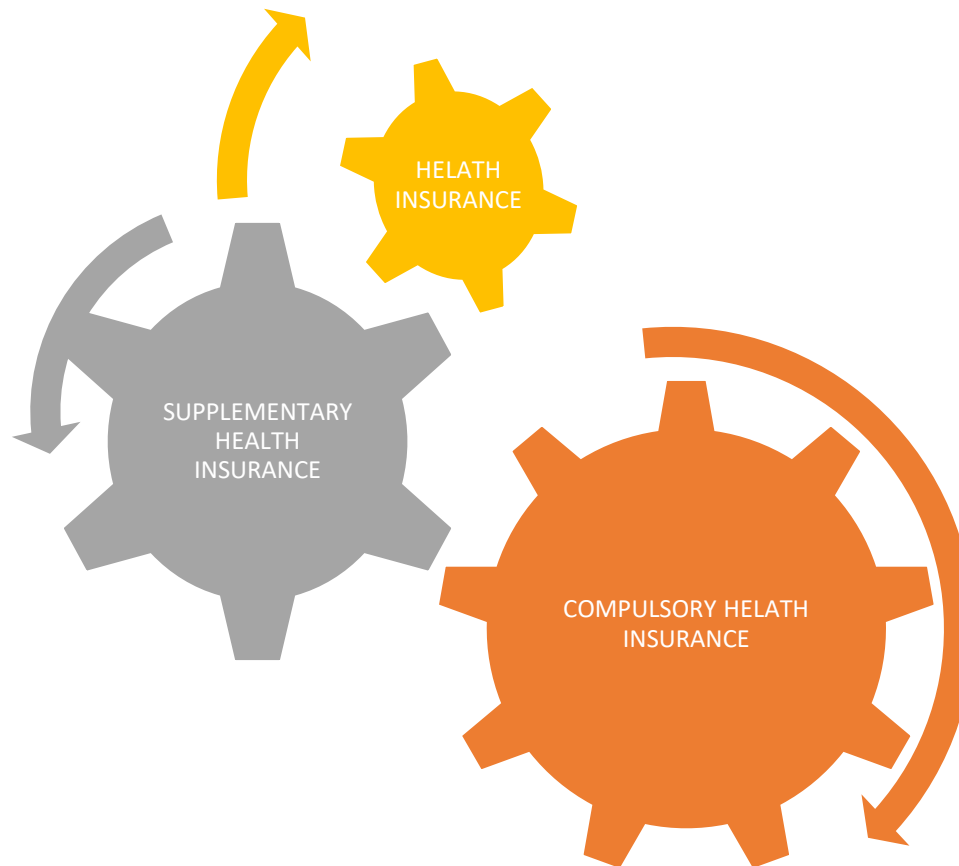
# HEALTH INSURANCE IN SLOVENIA

- conservative-health care model financed through a mandatory insurance program
- primarily organised through the Health Insurance Institute of Slovenia (ZZZS)
- The Slovenian healthcare system was ranked 21th among 35 countries in the Euro health consumer index 2018.

# Euro Health Consumer Index 2018

Country	Overall ranking	Total score	Patient rights and information score	Accessibility (waiting times for treatment) score	Outcomes score	Range and reach of services score	Prevention score	Pharmaceuticals score
<a href="#">Switzerland</a>	1	893	113	225	278	99	95	83
<a href="#">Netherlands</a>	2	883	125	175	256	125	113	89
<a href="#">Norway</a>	3	857	125	138	278	120	119	78
<a href="#">Denmark</a>	4	855	121	175	267	120	95	78
<a href="#">Belgium</a>	5	849	104	213	244	115	101	72
<a href="#">Finland</a>	6	839	113	150	278	120	101	78
<a href="#">Luxembourg</a>	7	809	100	188	244	109	95	72
<a href="#">Sweden</a>	8	800	117	113	267	125	101	78
<a href="#">Austria</a>	9	799	108	175	244	104	89	78
<a href="#">Iceland</a>	10	797	121	188	222	104	107	56
<a href="#">France</a>	11	796	104	188	233	104	83	83
<a href="#">Germany</a>	12	785	104	163	244	83	101	89
<a href="#">Portugal</a>	13	754	108	163	222	94	89	78
<a href="#">Czech Republic</a>	14	731	108	175	211	104	71	61
<a href="#">Estonia</a>	15	729	121	188	189	94	77	61
<a href="#">United Kingdom</a>	16	728	117	100	211	109	113	78
<a href="#">Slovakia</a>	17	722	113	188	200	78	77	67
<a href="#">Serbia</a>	18	699	108	200	189	57	83	61
<a href="#">Spain</a>	19	698	96	113	222	94	101	72
<a href="#">Italy</a>	20	687	92	138	233	73	101	50
<a href="#">Slovenia</a>	21	678	88	125	222	94	77	72
<a href="#">Ireland</a>	22	669	83	75	244	94	89	83
<a href="#">Montenegro</a>	23	668	96	188	189	52	71	72
<a href="#">Croatia</a>	24	644	104	125	200	94	71	50
<a href="#">North Macedonia</a>	25	638	113	163	156	63	83	61
<a href="#">Cyprus</a>	26	635	83	150	200	63	83	56
<a href="#">Malta</a>	27	631	88	150	156	104	95	39
<a href="#">Lithuania</a>	28	622	104	163	167	73	71	44
<a href="#">Greece</a>	29	615	67	163	200	52	83	50
<a href="#">Latvia</a>	30	605	100	138	178	68	77	44
<a href="#">Bulgaria</a>	31	591	79	200	167	47	60	39
<a href="#">Poland</a>	32	585	79	138	167	57	89	56
<a href="#">Hungary</a>	33	565	79	113	156	78	95	44
<a href="#">Romania</a>	34	549	96	175	133	52	54	39
<a href="#">Albania</a>	35	544	67	175	156	42	71	33

# COMPLEMENTARY AND SUPPLEMENTARY HEALTH INSURANCE IN RELATION TO COMPULSORY HEALTH INSURANCE



# Compulsory Health Insurance

- With the health care legislation, passed in 1992, Slovenia introduced a system of health insurance, compulsory for all the citizens of the Republic of Slovenia having their residence in the territory of Slovenia.
- As part of the compulsory health insurance, the insured persons are guaranteed by the Law the following:
  - the payment of health services,
  - sick pay during temporary absence from work,
  - the reimbursement of travel expenses tied to obtaining health services.
- The system of funding depends on the type of health care activities funded by the compulsory health insurance.



# Rights deriving from compulsory health insurance

- specified by the Law on health care and health insurance and The Regulations on compulsory health insurance, i.e. the act adopted by the assembly of the Health Insurance Institute of Slovenia.
- comprises insurance in the case of illness or injury outside work, and insurance in the case of injury at work and occupational diseases. The extent of rights to health care services is defined in percent share of the total service costs.

# Systems of Funding the Health Care Activities

## Primary health care activity

- A combined system of capitation and fee services

## Specialist dispensary activity

- fee for service system
- Specified standards (annual plans of number of visits per team)

## Hospital specialist activity

- a reimbursement payment per diagnostic related groups (Australian type),
- combined with the fee for service system for some high cost services and materials



# Systems of Funding the Health Care Activities

## Pharmacist activity

- fee for services system
- the medicaments on prescription and technical aids issued by the pharmacies are separately invoiced to ZZS at their purchase prices

## Health resort activity

- non-medical daily charge

## Social care institutions

- system of the average daily charge

## Operation of emergency transport

- valued with a planned budget for emergency transports and with price per kilometre for nonemergency transports, but last within planned number of kilometres

# The Extent of Rights Deriving from Compulsory Health Insurance

- Urgent medical treatment and urgent medical assistance are fully covered by compulsory health insurance and therefore require no additional payments. In addition to these services some others are fully covered by compulsory insurance
- Other necessary services are only provided free of charge to a certain percentage, so that for some medical services the difference to the full price has to be paid which depends on individual cases and amounts to from 10 % to 90 % of the value of the medical service or appliance.

<b>Medical services to which additional payments apply</b>	<b>Additional payments in %</b>
<b>Transplantations of organs, most demanding surgical operations irrespective of the reason for them, intensive therapy, dialysis and other most demanding therapeutic and rehabilitation services</b>	10
<b>Medical services in the field of specialist-outpatient and inpatient activities; services in the field of health resort treatment as the continuation of hospital treatment, with the exception of injuries that were not caused at work; services in the field of dental and oral cavity treatment; orthopaedic, orthotic, hearing and other medical appliances</b>	20
<b>Specialist-outpatient, inpatient and health resort services as continuation of hospital treatment, and the non-medical part of nursing in a hospital or health resort as continuation of hospital treatment, as well as orthopaedic, orthotic and other appliances related to the treatment of injuries that were not caused at work</b>	30
<b>Medical services of health resort treatment and non-medical nursing within health resort treatment (the hotel part of the hospitalization) which is not a continuation of hospital treatment</b>	90
<b>Dental prosthetic treatment of adults, ophthalmic appliances for adults</b>	90
<b>Medical products from positive list</b>	0-30
<b>Medical products from interim list</b>	90
<b>Medical products from negative list</b>	100
<b>Ambulance transport which is not urgent</b>	90

# Classes of Rights under Compulsory Health Insurance

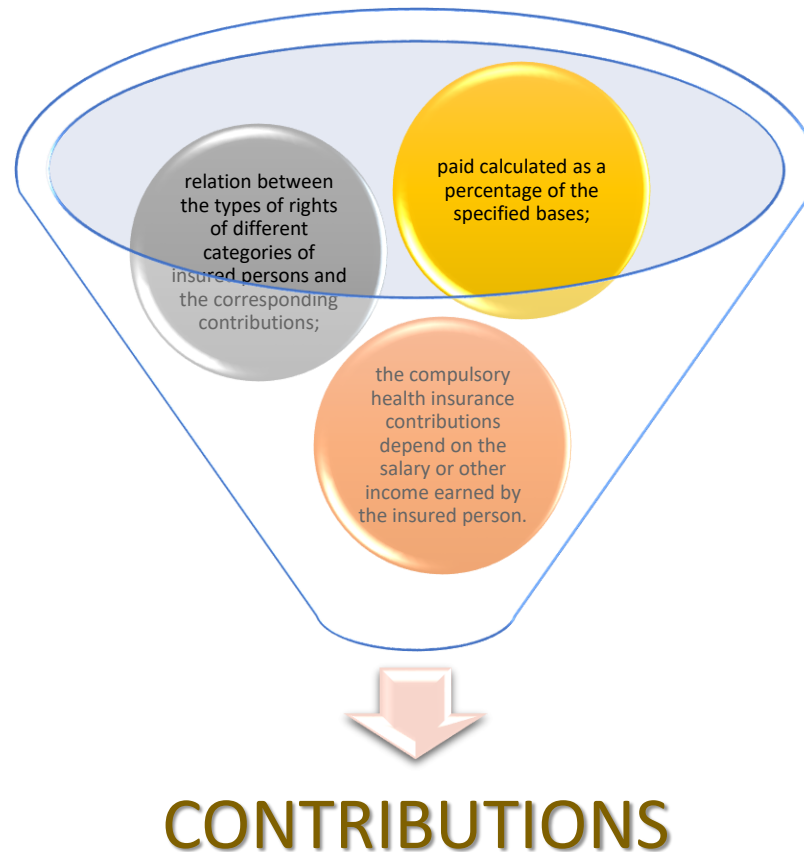
- Compulsory health insurance covers the insured persons, to the extent defined by statute:
  - the right to health care services;
  - and the right to financial compensation.



# Valuation of the Programme of the Health Care Service Activities

- Each year, the representatives of the health care service providers (chambers, associations), of the Ministry of Health Care and of the Health Insurance Institute of Slovenia (Institute) take part in negotiations and agree upon the common scope of the programmes of health care services and the funds necessary to cover the programme, at the national level.
- In 2021, of the total compulsory health insurance budget, the Institute designated a sum of approximately 2,36 billion EUR for health care services, 412,9 million EUR for medication, 89,1 million EUR for medical devices, 8,29 million EUR for vaccines and 499,6 million EUR for various financial benefits.

# Contributions for Compulsory Health Insurance



# CHANGES OF COMPULSORY INSURANCE IN SLOVENIA

- Long waiting lists for medical services (specialists treatments, diagnostic treatments, surgeries)



- Lower standard of health services than expected
- Limited scope of rights financed by the compulsory insurance (dental treatment, orthotics...)
- Financial sustainability in general



# SUPPLEMENTARY HEALTH INSURANCE

- Supplementary health insurance is a voluntary insurance, which can be obtained by persons with compulsory health insurance at one of three Slovenian health insurance companies: Vzajemna, Triglav Health Insurance Company and Generali
- covers the difference between the full price of healthcare service and the share, which is covered by the compulsory health (tabel on slide 10)



# REGULATORY FRAMEWORK

- Health Care and Health Insurance Act of Slovenia, Articles 62, 62 b-i
- Insurance Act of Slovenia, Article 7 (7)

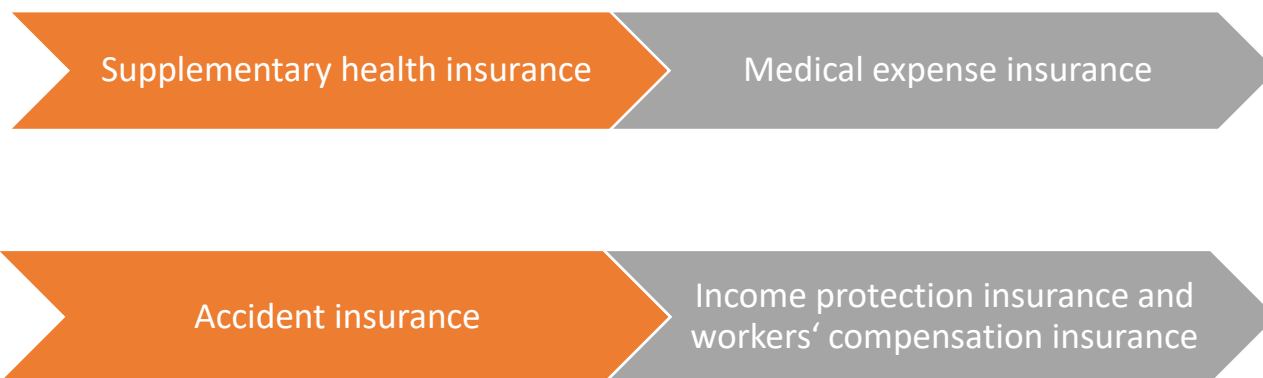
All insurance undertakings engaged in supplementary health insurance must be included in the equalisation schemes designed to equalize differences between insurance undertakings relating to the costs of health services arising from differences in the age structure and gender structure of portfolios of individual insurance undertakings pursuant to the Act governing health care and health insurance.

# COVID 19 EPIDEMIC

- In supplementary health insurance gross claims were lower
- Access to health services was limited; therefore, the number of health services provided was lower than in the previous years;
- In accordance with the Act Determining Temporary Measures to Mitigate and Remedy the Consequences of COVID-19 (PKP5), the insurance companies will redirect the resulting surplus assets back to the health system.

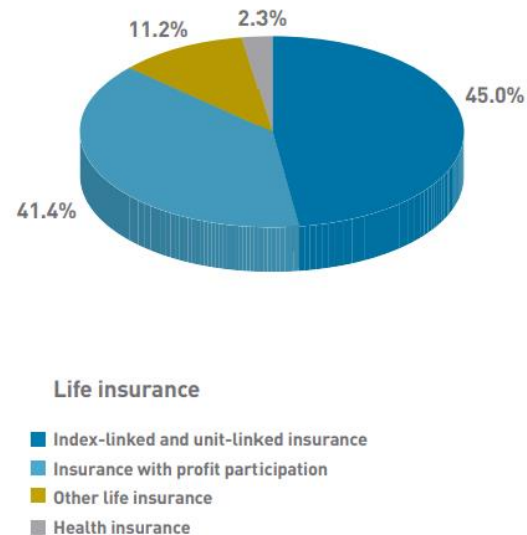
# Regulatory Framework- Solvency II

- In the area of health insurance Solvency II directive introduced new terminology, namely health insurance not pursued on a similar technical basis to that of life insurance.



# OTHER HEALTH INSURANCE PRODUCTS IN SLOVENIAN MARKET

In 2020 Vzajemna was the leading company in the area of health insurance achieving a share of 28 %, followed by Generali zavarovalnica with 17 % third by Vita , življenjska zavarovalnica 14,1 %, closely followed by Modra zavarovalnica (11,9%) and Zavarovalnica Sava (11,1%)



Source: Annual SII Reports.

# HEALTH INSURANCE PRODUCTS ON THE MARKET

Their aim is to provide:

- better access to private healthcare facilities;
- maintenance of higher level of sustainability of a public health system;
- easier and faster access to health services, but not equal access;
- it is accessible only to certain groups of the population.

## WHY THE MARKET OF OTHER HEALTH INSURANCE PRODUCTS IS NOT SO DEVELOPED IN SLOVENIA?

- Lack of tradition
- The absence of tax relief
- The extent of rights deriving from compulsory health insurance
- High level of trust in the system of the compulsory health insurance
- Relatively undeveloped network of a private health service facilities

# WAYS TO IMPROVE?

- Defining the scale of rights and services, which are financed from the compulsory health insurance
- Clear national strategy of providing financial sustainability of a health system
- Encouragements from the state (tax relief)
- Defining clear boundaries between public and private services and financing

**Vă mulțumesc pentru atenție**