

# COMPULSORY HEALTHCARE INSURANCE IN 2023



Health Insurance  
Institute of Slovenia



The Healthcare Insurance Institute of Slovenia provided 68.3% of assets to enable healthcare service rights in 2023: 14.7% for medicine, medical devices and vaccinations; 13.9% for cash benefits and reimbursement; and 1.9% for treatment abroad and international healthcare insurance.

## 1. ARRANGING AND TAKING OUT PERSONAL INSURANCE

### PERSONAL INSURANCE



- 2,117,608 people had compulsory health insurance on 31 December, 2023.
- 2,798 people had been without compulsory health insurance for more than 2 months, and 529 had been without it for more than a year.
- 5,666 of the insured had their rights retained due to non-payment of contributions, except the rights to urgent health services, for more than a year.
- 1,222,152 insurance registrations, de-registrations and other changes were facilitated by HIIIS registration and de-registration department employees, with a further 2,598,272 M-forms facilitated automatically (electronically) with dedicated software.



**Table 1.** Change of status of insured people in Slovenia in 2023 compared to 2022.

Processed forms for arranging insurance status	Number of events in 2022			Number of events in 2023			Index 2022/2023
	Processing by clerks	Automatic processing	Total	Processing by clerks	Automatic processing	Total	
Form M-1 registration	431,328	207,172	638,500	431,441	207,435	638,876	100.06
Form M-2 de-registration	412,979	211,185	624,164	425,313	203,044	628,357	100.67
Form M-3 change	120,859	6,317	127,176	134,305	6,323	140,628	110.58
Total M1+M2+M3	965,166	424,674	1,389,840	991,059	416,802	1,407,861	101.30
Form MDČ	119,886	104,387	224,273	115,789	105,989	221,778	98.89
Form M12	114,409	2,065,980	2,180,389	115,304	2,075,481	2,190,785	100.48
<b>TOTAL</b>	<b>1,199,461</b>	<b>2,595,041</b>	<b>3,794,502</b>	<b>1,222,152</b>	<b>2,598,272</b>	<b>3,820,424</b>	<b>100.68</b>

Source: ZZZS data,



Zavod za zdravstveno  
zavarovanje Slovenije

www.zzzs.si

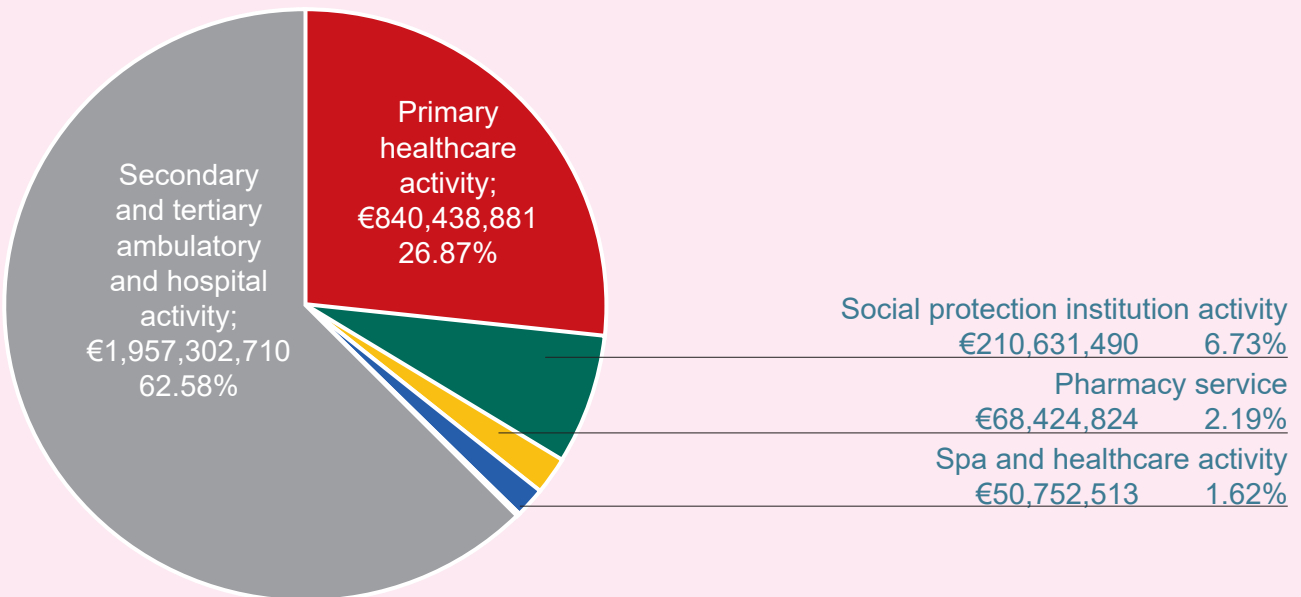


2. HEALTHCARE SERVICE PROGRAMME



- 19 million primary healthcare appointments by the insured were recorded, including those to personal GPs, paediatricians, primary and secondary school doctors, personal gynaecologists, community nursing services, and physical therapists.
- 2.8 million dental appointments by the insured were recorded.
- 7.3 million incidences of specialist ambulatory activity were recorded.
- 362,565 people were admitted for acute hospital treatment, that is hospitalisation: patient admission and discharge.
- The approximate value of the healthcare service programme determined in the General Agreement for 2023, including compulsory healthcare insurance and surcharges, though not the cost of medicine provided by pharmacies, vaccine and separately chargeable material, amounted to €3,128 million in 2023, and this does not include liability related to traineeship, internship and specialisation.

Figure 1. Healthcare service programme contract value by activity in 2023.



- HIIS concluded contracts with 1,612 healthcare service providers in 2023, of which 201 were with public institutions and 1,411 with private service providers.
- In 2023, ZZZS carried out a total of 658 inspections of the implementation of contracts concluded between ZZZS and health service providers. Systemically, ZZZS supervised the calculation of acute hospital treatment of persons whose diagnosis was not in accordance with the procedure performed, one-day treatments, treatments for various metabolic diseases, operations for gallstones, treatments when the procedure was not performed and repeated treatments of the insured person in a short time interval, non-acute hospital treatment and accounting for specialist outpatient activities in cardiology, pneumology, neurology, diabetology, psychiatry, dermatology, internal medicine, gynecology, ophthalmology, orthopedics, otolaryngology, imaging, general surgery, trauma units in emergency centers.
- In the area of medicines, in addition to monitoring the preparation and dispensing of prescription drugs and the dispensing of foodstuffs for special medical purposes, the dispensing of prescription drugs in pharmacies, systemic monitoring also took place of the prescription of drugs in general and specialist clinics.
- The system controls of the primary level included the calculation of care in homes for the elderly, the calculation of services in general clinics and clinics in social welfare institutions, patronage, paediatrics, gynecology, physiotherapy, mental health centers and the calculation of diagnosis, treatment and provision of prosthetic services in basic dentistry. Control over the correctness of billing for telemedicine services was included in the financial medical controls of general and specialist outpatient health activities and dentistry, so that the correctness of billing for these services was also checked in the covered sample of billed services for control.
- Based on the inspections carried out, ZZZS reduced its obligations to contractors in 2023 by 2,674,706 euros, and imposed contractual penalties of 9,350 euros on contractors.
- ZZZS pre-checks all billing documents of contractors with 800 automatic controls. With ongoing and subsequent targeted controls, ZZZS reduced its obligations to contractors in 2023 by an additional 3,346,622 euros.

## 3. MEDICINE SUPPLY

### MEDICINE SUPPLY



- 19,523,344 prescriptions were issued for 40.6 million medicines (packaging: boxes, and the like); the consumption of medicine, measured in defined daily dosages, increased by 2.9% when compared to the previous year. 1,573,683 (74.3%) of Slovenia's inhabitants received at least one prescription funded by HIIS.
- Consumption of biological, targeted and other expensive prescription medicine is on the rise, with expenditure on such medicine amounting to €313.3 million, up €41.6 million when compared to the previous year.
- Compulsory health insurance expenditure for medicine and food products dispensed by prescription, B List (hospital medicine) and A List (non-hospital treatment ampule medicine), medicine at addiction treatment centres and vaccinations amounted to €725,225,104, a 13.3% increase when compared to the previous year.
- 21 new medicines were added to the ambulatory prescription dispensing list, 8 to the hospital medicine list.

## 4. MEDICAL DEVICE PROVISION

### MEDICAL DEVICE



- 540,512 purchase orders were issued for medical devices to be provided by pharmacies and specialised stores, most commonly those for treating diabetes, urinary problems, and artificially reconstructed bowels and stomas.
- 300,594 people received a minimum of 1 device funded by HIIS.
- The cost borne by the HIIS for these devices amounted to €116,657,548, exceeding the previous year by 18%.

## 5. DECISIONS ON RIGHTS



HIIS appointed doctors issued 417,801 decisions (1.2% more than in 2022), of which:

- 312,037 were for temporary incapacities to work (0.9% less than 2022);
- 47,268 were for dental prosthesis rehabilitation (6,7% more than 2022);
- 51,942 were for spa treatment (12.4% more than in 2022);
- 4,335 were for medical devices (20.8% less than in 2022); and
- 2,219 were for family member care (0.8% more than 2022).

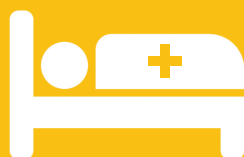
The health commission senate as the second-degree appeal body issued 8,956 decisions (20.8% more than 2022), of which:

- 6,608 were for temporary incapacities to work (19 % more than 2022); and
- 2,300 were for spa treatment (27.1% more than 2022).

HIIS's regional units settled 3,571 requests in Slovenia for decision regarding the enforcement of rights to sick pay, personal GP selection, and reimbursement of costs for travel, performed healthcare services, medicine and medical devices. In relation thereof, the Directorate as the second-degree appeal body received 187 complaints against decisions issued at first degree for settlement.

## 6. SICK LEAVE COMPENSATION

### SALARY COMPENSATION



- 1,810,348 cases of sick leave were evidenced, most commonly because of disease and injury outside work; a total of 15,309,872 workdays were lost (10.8% less than 2022), of which 8,239,013 were funded by HIIS.
- There was a reduction in the number of days lost at the expense of ZZZS and reduction at the expense of employers; decrease in average duration from 8.7 days in 2022 to 8.5 days in 2023.
- The total percentage of lost days was 5.9% (less than in 2022), of which employers funded 2.7% (2.3% in 2022) and HIIS 3.2% (3.8% in 2022).
- 8,832 people applied for sick leave of more than one year (more than 8,599 in 2022).
- HIIS compensation costs amounted to €609,226,265, lower than 2022's €689,434,717, or 11.6%.
- 4,446 control activities over sick leave were initiated (in 2022: 4,192), most commonly in relation to workers and the self-employed; 5.6 % of all violations were based on performed controls, more than 2022's 5.9%; and self-employed people recorded the highest proportion of violations. The most common violations were unjustifiable absence from home and carrying out gainful activity. The direct effect of such control amounted to: 136 completed sick leave cases (70 in 2022), 44 found cases of ability to work in reduced working hours (13 in 2022), and 5 decisions on the withdrawal of salary compensation (4 in 2022).

## 7. IMPLEMENTATION OF EUROPEAN ACQUIS AND INTERNATIONAL AGREEMENTS



- HIIS bore the cost of treatment for 92,274 cases of those insured in Slovenia exercising their right to healthcare services while staying or residing abroad, or referral treatment abroad (2.7% more than 2022) charged by foreign liaison bodies; HIIS's total new foreign liabilities for 2023 amounted to €44,296,195, the largest amounts charged by Bosnia and Herzegovina, Croatia, Germany and Austria.
- HIIS charged foreign liaison bodies for 68,151 cases of foreign insured who enforced their right to healthcare services in Slovenia, which is 9.6% less than 2022; total new claims in 2023 amounted to €36,765,493, the largest amounts charged to Austria, Germany, Italy and Croatia.
- HIIS issued 642,738 European Health Insurance Cards and 661,155 Certificates to people insured in Slovenia in 2023.
- Planned treatment abroad:
  - o pursuant to exhausted treatment options in Slovenia (Article 44.a of the Healthcare and Health Insurance Act – ZZVZZ), 485 people were referred for treatment, check-up and examination abroad, which is 2 more than 2022,
  - o pursuant to overlong waiting periods (Article 44.b of the ZZVZZ), 59 people were referred for treatment abroad (69 in 2022),
  - o HIIS executed 2,843 reimbursements of cross-border healthcare costs based on European Union directive and Article 44.c of the ZZVZZ, thereby reimbursing €1,335,092 to the insured, higher than 2022's €793,880.
- The total cost of planned treatment abroad amounted to €6,991,249 31,5% more compared to 2022.



8. HEALTHCARE EXPENDITURE IN SLOVENIA AND EU MEMBER STATES



Table 2. Public and private healthcare expenditure in Slovenia in EUR PPP per capita and GDP share compared to other EU countries in 2021.

	public	% of GDP	private	% of GDP	total	% of GDP
EU 27	2,374	7.2	653	2.1	3,028	9.3
EU 14	3,026	8.1	756	2.2	3,782	10.3
EU 13*	1,673	6.2	543	2.0	2,216	8.3
<b>Slovenija</b>	1,969	7.0	700	2.5	2,668	9.5

Footnotes: \* EU averages are unweighted, arithmetic averages of EU countries

Source: Eurostat. January 2024.





## 9. SELECTED INDICATORS ABOUT HEALTHCARE ACTIVITIES IN SLOVENIA AND COMPARISON WITH EU MEMBERS' AVERAGES



Table 3. Selected indicators about healthcare activities in Slovenia and comparison with averages in developed countries of the EU in 2021.

Selected indicators	Slovenia	EU 15	Croatia	Austria	Italy	Hungary
No. of visits per capita in outpatient ambulatory activity. total	5.20	4.95	5.07	5.80	5.25	9.66
Hospitalisation rate (hospital discharges) due to diseases per 1.000 inhabitants. total	15,100.20	13,637.80	13,814.40	20,917.10	9,830.40	12,455.30
– due to cardiovascular diseases	1,680.50	1,748.7	1,787.70	2,833.00	1,511.30	1,817.50
– due to acute myocardial infarction	166.50	162.40	232.50	174.10	164.60	146.70
– due to other ischemic heart diseases	119.10	164.10	126.60	498.70	120.70	115.60
– due to congestive heart failure	255.70	228.40	145.20	261.50	246.20	241.20
– due to cancer	1,546.60	1,221.90	1,830.10	2,584.30	1,026.70	1,480.90
– due to diabetes	97.00	102.30	101.90	174.30	36.40	90.40
Average length of stay in hospitals (in days)	6.60	7.20	8.50	8.50	8.20	9.70
Cataract surgeries – share in single-day treatments	98.80	87.35	64.30	87.70	94.90	76.60

Source: OECD data and Eurostat. January 2024.