

COMPULSORY HEALTHCARE INSURANCE IN 2022



Health Insurance
Institute of Slovenia



The Healthcare Insurance Institute of Slovenia provided 65.9% of assets to enable healthcare service rights in 2022: 14% for medicine, medical devices and vaccinations; 14.2% for cash benefits and reimbursement; and 1.7 % for treatment abroad.

1. ARRANGING AND TAKING OUT PERSONAL INSURANCE

PERSONAL INSURANCE



- 2,111,518 people had compulsory health insurance on 31 December, 2022.
- 2,928 people had been without compulsory health insurance for more than 2 months, and 528 had been without it for more than a year.
- 5,489 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.
- 1,199,461 insurance registrations, de-registrations and other changes were facilitated by HIIS registration and de-registration department employees, with a further 2,595,041 M-forms facilitated automatically (electronically) with dedicated software.



Table 1. Change of status of insured people in Slovenia in 2022 compared to 2021.

Processed forms for arranging insurance status	Number of events in 2021			Number of events in 2022			Index 2021/2022
	Processing by clerks	Automatic processing	Total	Processing by clerks	Automatic processing	Total	
Form M-1 registration	415,626	239,677	655,303	431,328	207,172	638,500	97.44
Form M-2 de-registration	390,360	252,279	642,639	412,979	211,185	624,164	97.13
Form M-3 change	105,967	7,183	113,150	120,859	6,317	127,176	112.40
Total M1+M2+M3	911,953	499,139	1,411,092	965,166	424,674	1,389,840	98.49
Form MDČ	127,433	102,734	230,167	119,886	104,387	224,273	97.44
Form M12	91,077	1,692,635	1,783,712	114,409	2,065,980	2,180,389	122.24
TOTAL	1,130,463	2,294,508	3,424,971	1,199,461	2,595,041	3,794,502	110.79

Source: ZZZS data,



Zavod za zdravstveno
zavarovanje Slovenije

www.zzss.si

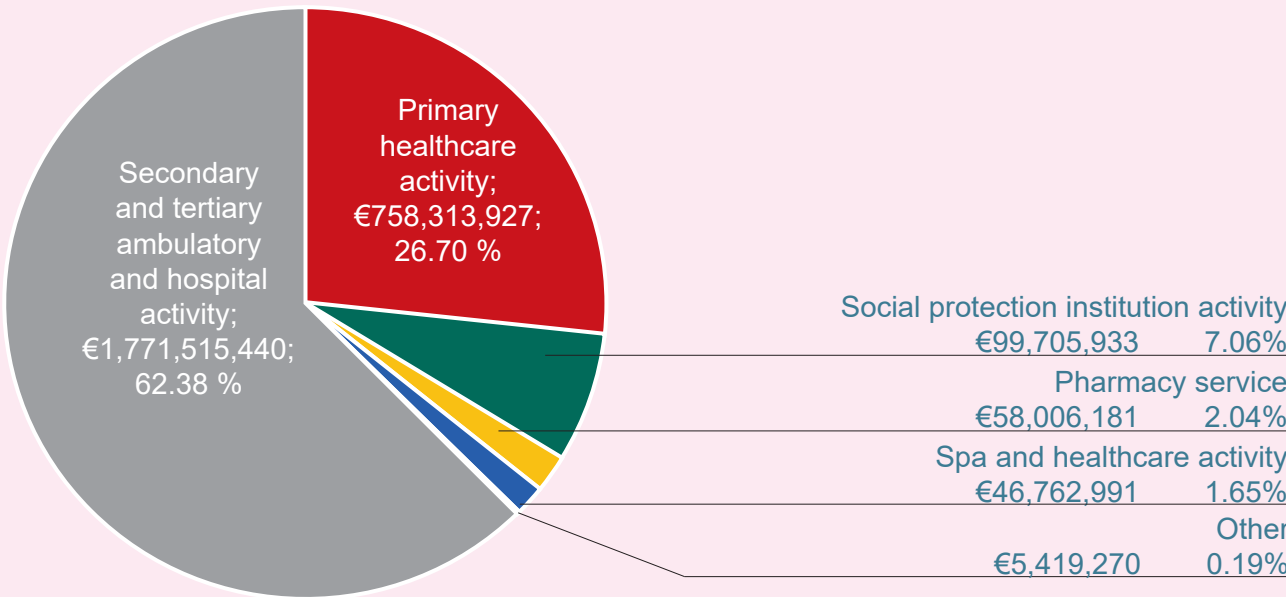


2. HEALTHCARE SERVICE PROGRAMME



- 18.5 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.
- 2.3 million dental appointments by the insured were recorded.
- 7.1 million incidences of specialist ambulatory activity were recorded.
- 384,407 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 2022, including compulsory healthcare insurance and surcharges, though not the cost of medicine provided by pharmacies, B List medicine and separately chargeable material, amounted to €2,840 million in 2022, and this does not include liability related to traineeship, internship and specialisation.

Figure 1. Healthcare service programme contract value by activity in 2022.



- HIIS concluded contracts with 1,618 healthcare service providers in 2022, of which 201 were with public institutions and 1,417 with private service providers.
- HIIS performed 712 supervision checks related to the implementation of contracts concluded between itself and healthcare service providers in 2022.
- HIIS reduced its liabilities to providers by €2.6 million in 2022 and imposed 246,500 contractual penalties on providers based on performed control.



3. MEDICINE SUPPLY

MEDICINE SUPPLY



- 18,772,443 prescriptions were issued for 39.8 million medicines (packaging: boxes, and the like); the consumption of medicine, measured in defined daily dosages, increased by 2.6% when compared to the previous year. 1,544,255 (73%) 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 €271.8 million, up €34.4 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 €640,186,130, a 9.9% increase when compared to the previous year.
- 27 new medicines were added to the ambulatory prescription dispensing list, 4 to the hospital medicine list, and 1 to the A List.

4. MEDICAL DEVICE PROVISION

MEDICAL DEVICE



- 533,712 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.
- 292,830 people received a minimum of 1 device funded by HIIS.
- The cost borne by the HIIS for these devices amounted to €98,810,448, exceeding the previous year by 11.8%.

5. DECISIONS ON RIGHTS



HIIS appointed doctors issued 413,019 decisions (5.3% less than in 2021), of which:

- 314,828 were for temporary inabilities to work (4.4% more than 2021);
- 44,292 were for dental prosthesis rehabilitation (2.2% more than 2021);
- 46,224 were for spa treatment (16.4% more than in 2021);
- 5,474 were for medical devices (10.2% more than in 2021); and
- 2,201 were for family member care (12.2% more than 2021).

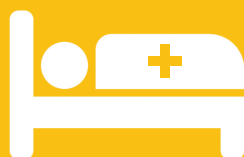
The health commission senate as the second-degree appeal body issued 7,411 decisions (1.8% more than 2021), of which:

- 5,551 were for temporary inabilities to work (1.6 % more than 2021); and
- 1,810 were for spa treatment (2.8% more than 2021).

HIIS's regional units settled 3,098 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 231 complaints against decisions issued at first degree for settlement.

6. SICK LEAVE COMPENSATION

SALARY COMPENSATION



- 1,963,306 cases of sick leave were evidenced, most commonly because of disease and injury outside work; a total of 17,170,767 workdays were lost (20.8% more than 2021), of which 10,659,846 were funded by HIIS.
- There was an increase in the number of days lost at the expense of ZZZS and reduction at the expense of employers; decrease in average duration from 10.5 days in 2021 to 8.7 days in 2022.
- The total percentage of lost days was 6.1% (more than in 2021), of which employers funded 2.3% (2% in 2021) and HIIS 3.8% (3 in 2021).
- 8,599 people applied for sick leave of more than one year (more than 7,674 in 2021).
- HIIS compensation costs amounted to €689,434,717, higher than 2021's €497,703,945, or 38.5%.
- 4,192 control activities over sick leave were initiated (in 2021: 4,326), most commonly in relation to workers and the self-employed; 5.9 % of all violations were based on performed controls, more than 2021's 5.5%; 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: 70 completed sick leave cases (81 in 2021), 13 found cases of ability to work in reduced working hours (3 in 2021), and 4 decisions on the withdrawal of salary compensation (9 in 2021).

7. IMPLEMENTATION OF EUROPEAN ACQUIS AND INTERNATIONAL AGREEMENTS



- HIIS bore the cost of treatment for 89,882 cases of those insured in Slovenia exercising their right to healthcare services while staying or residing abroad, or referral treatment abroad (18.4% less than 2021) charged by foreign liaison bodies; HIIS's total new foreign liabilities for 2022 amounted to €40,687,682, the largest amounts charged by Bosnia and Herzegovina, Croatia, Austria and Germany.
- HIIS charged foreign liaison bodies for 75,361 cases of foreign insured who enforced their right to healthcare services in Slovenia, which is 10.8% more than 2021; total new claims in 2022 amounted to €34,228,999, the largest amounts charged to Austria, Germany, Croatia and Italy.
- HIIS issued 592,115 European Health Insurance Cards and 307,233 Certificates to people insured in Slovenia in 2022.
- Planned treatment abroad:
 - o pursuant to exhausted treatment options in Slovenia (Article 44.a of the Healthcare and Health Insurance Act – ZZVZZ), 483 people were referred for treatment, check-up and examination abroad, which is 8 more than 2021,
 - o pursuant to overlong waiting periods (Article 44.b of the ZZVZZ), 61 people were referred for treatment abroad (37 in 2021),
 - o HIIS executed 1,980 reimbursements of cross-border healthcare costs based on European Union directive and Article 44.c of the ZZVZZ, thereby reimbursing €793,880 to the insured, higher than 2021's €497,670.
- The total cost of planned treatment abroad amounted to €5,316,072, 4.5% less compared to 2021.



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 2020.

	public	% of GDP	private	% of GDP	total	% of GDP
EU 27	2,066	7.0	657	2.1	2,723	9.1
EU 14	2,630	8.1	862	2.2	3,492	10.3
EU 13*	1,458	5.8	436	2.0	1,894	7.9
Slovenija	1,770	6.9	649	2.5	2,419	9.4

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

Source: Eurostat. January 2023.

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

HEALTHCARE ACTIVITIES

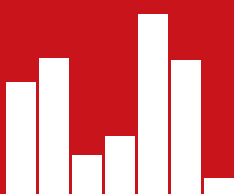


Table 3. Selected indicators about healthcare activities in Slovenia and comparison with averages in developed countries of the EU in 2020.

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	14,285.50	12,721.23	13,007.30	24,305.00	11,169.00	14,673.30
– due to cardiovascular diseases	1,639.90	1,606.365	1,668.80	2,698.80	1,388.60	2,172.80
– due to acute myocardial infarction	160.70	153.41	211.90	166.10	159.50	172.70
– due to other ischemic heart diseases	111.70	133.71	118.60	455.60	94.70	158.70
– due to congestive heart failure	247.00	197.55	142.00	243.30	234.30	254.70
– due to cancer	1,527.40	1,093.43	1,723.20	2,524.50	947.70	1,865.20
– due to diabetes	97.10	85.78	109.90	164.30	35.00	119.00
Average length of stay in hospitals (in days)	6.80	7.12	8.40	8.50	8.30	10.30
Cataract surgeries – share in single-day treatments	99.30	85.11	85.60	90.30	97.20	68.90

Source: OECD data and Eurostat. January 2023.