

# COMPULSORY HEALTHCARE INSURANCE IN 2024



Health Insurance  
Institute of Slovenia



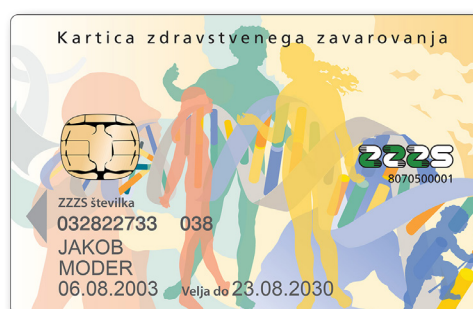
The Healthcare Insurance Institute of Slovenia provided 66.9% of assets to enable healthcare service rights in 2024: 17.9% for medicine, medical devices and vaccinations; 12.2% for cash benefits and reimbursement; and 1.8% for treatment abroad and international healthcare insurance.

## 1. ARRANGING AND TAKING OUT PERSONAL INSURANCE

### PERSONAL INSURANCE



- 2,117,067 people had compulsory health insurance on 31 December, 2024.
- 2,917 people had been without compulsory health insurance for more than 2 months, and 531 had been without it for more than a year.
- 4,837 of the insured had their rights retained due to non-payment of contributions, except the rights to urgent health services, for more than 9 month.
- 1,129,743 insurance registrations, de-registrations and other changes were facilitated by HIIIS registration and de-registration department employees, with a further 2,592,136 M-forms facilitated automatically (electronically) with dedicated software.



**Table 1.** Change of status of insured people in Slovenia in 2024 compared to 2023.

Processed forms for arranging insurance status	Number of events in 2023			Number of events in 2024			Index 2023/2024
	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 MDC	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

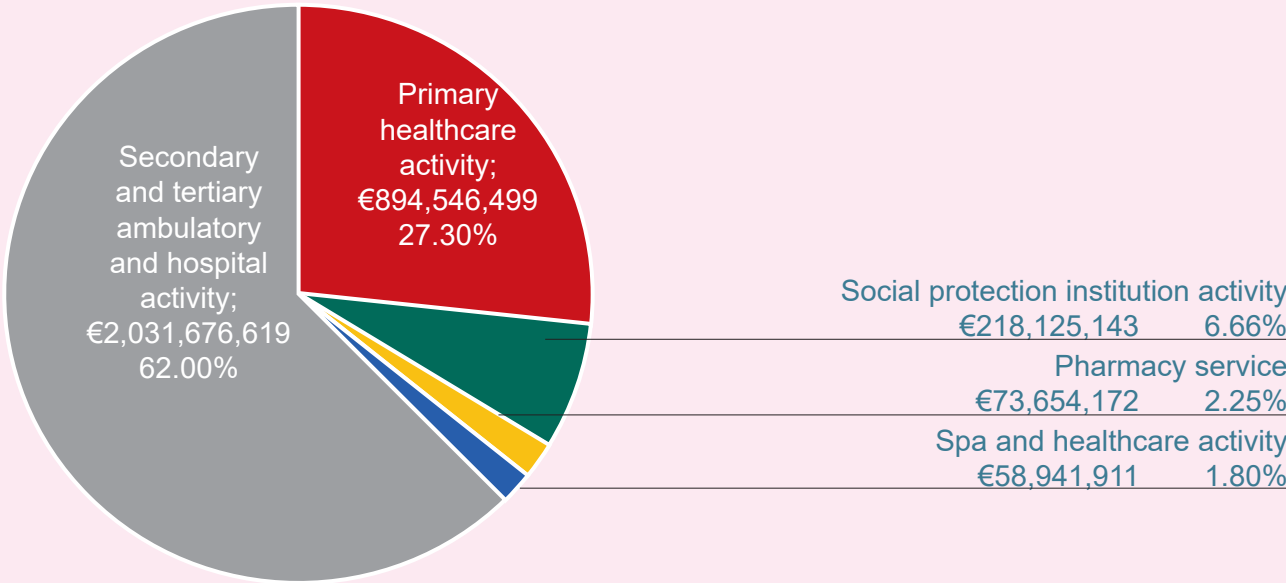


2. HEALTHCARE SERVICE PROGRAMME



- 19.8 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.
- 7.5 million incidences of specialist ambulatory activity were recorded.
- 359,103 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 Decree on the compulsory health insurance service programme for 2024, though not the cost of medicine provided by pharmacies, vaccine and separately chargeable material, amounted to €3,276 million in 2024, and this does not include liability related to traineeship, internship and specialisation.

Figure 1. Healthcare service programme contract value by activity in 2024.



- HIIS concluded contracts with 1,574 healthcare service providers in 2024, of which 200 were with public institutions and 1,374 with private service providers.
- In 2024, ZZZS carried out a total of 700 inspections of the implementation of contracts concluded between ZZZS and health service providers. Systemically, the ZZZS supervised the billing of acute hospital treatment of persons who were readmitted within a few days of discharge, the treatment of geriatric persons, catheter ablations of arrhythmias, the billing of supplements for the treatment of COVID-19, diagnostic abrasions and diagnostic hysteroscopies, non-acute hospital treatment and the billing of specialist outpatient activities in cardiology and vascular medicine, pulmonology, diabetology, psychiatry, dermatology, internal medicine, gastroenterology, hematology, oncology, mobile palliative teams, gynecology, ophthalmology, orthopedics, otorhinolaryngology, diagnostic imaging, general surgery, and plastic surgery.
- In the field of medicines, in addition to the supervision of the preparation and dispensing of magistral medicines and the dispensing of foodstuffs for special medical purposes, the dispensing of prescription medicines in pharmacies, the systematic supervision also took place of prescribing medicines in general and specialist clinics and the billing of services for the administration of medicines from the list of outpatient and hospital medicines.
- Systemic supervision at the primary level included billing of care in nursing homes, billing of services in general clinics and clinics in social welfare institutions and clinics for unspecified insured persons, home visits, pediatrics, gynecology, physiotherapy, and billing of diagnosis, treatment and provision of prosthetic services in primary dentistry, orthodontics and oral surgery.
- Supervision of the correctness of billing of telemedicine services was included in the financial medical supervision of general and specialist outpatient healthcare and dentistry, so that the correctness of billing of these services was also checked in the sample of services billed for supervision.
- Based on the inspections carried out, ZZZS reduced its obligations to contractors in 2024 by 4,199,993 euros, and in 18 cases, a fine ranging from 400 to 3,600 euros was imposed on the offending legal entity in the misdemeanor procedure and a fine ranging from 50 to 1,050 euros was imposed on the offending responsible person.
- 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 2024 by an additional 7,465,719 euros

## 3. MEDICINE SUPPLY

### MEDICINE SUPPLY



- 20,378,353 prescriptions were issued for 41.8 million medicines (packaging: boxes, and the like); the consumption of medicine, measured in defined daily dosages, increased by 4.4% when compared to the previous year. 1,605,671 (75.8%) 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 €343.2 million, up €29.9 million when compared to the previous year.
- Payments by the ZZZS for medicines and foodstuffs for special medical purposes on prescription, blood-based medicines to the Institute of Transfusion Medicine of the Republic of Slovenia, and exceptional reimbursements to insured persons for medicines, foodstuffs, dietary supplements and dermatological products amounted to 778,963,742 euros, which is a 49% increase compared to the previous year.
- 32 new medicines were added to the ambulatory prescription dispensing list, 11 to the hospital medicine list and 3 to the A List.

## 4. MEDICAL DEVICE PROVISION

### MEDICAL DEVICE



- 524,687 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.
- 295,542 people received a minimum of 1 device funded by HIIS.
- The cost borne by the HIIS for these devices amounted to €151,198,196, exceeding the previous year by 29.6%.

## 5. DECISIONS ON RIGHTS

### DECISIONS ON RIGHTS



HIIS appointed doctors issued 424,272 decisions (1.5% more than in 2023), of which:

- 312,746 were for temporary incapacities to work (0.2% more than 2023);
- 53,317 were for dental prosthesis rehabilitation (2.6% more than 2023);
- 52,634 were for spa treatment (11.4% more than in 2023);
- 3,188 were for medical devices (26.5% less than in 2023); and
- 2,387 were for family member care (7.6% more than 2023).

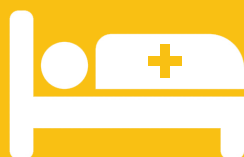
The health commission senate as the second-degree appeal body issued 8,907 decisions (0.5% less than 2023), of which:

- 6,492 were for temporary incapacities to work (1.8 % less than 2023); and
- 2,370 were for spa treatment (3% more than 2023).

HIIS's regional units settled 3,393 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 163 complaints against decisions issued at first degree for settlement.

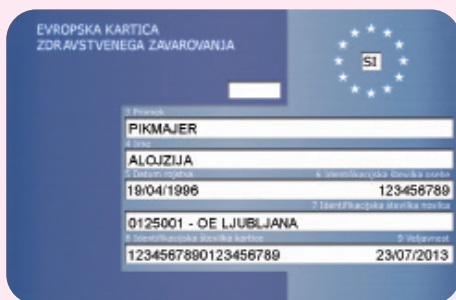
## 6. SICK LEAVE COMPENSATION

### SALARY COMPENSATION



- 1,937,461 cases of sick leave were evidenced, most commonly because of disease and child care; a total of 16,844,940 workdays were lost (2% more than 2023), of which 9,512,577 were funded by HIIS.
- There was a reduction in the number of days lost at the expense of ZZZS and increase at the expense of employers; decrease in average duration from 9.1 days in 2023 to 8.7 days in 2024.
- The total percentage of lost days was 6.7% (more than in 2023), of which employers funded 2.9% (2.6% in 2023) and HIIS 3.8% (4% in 2023).
- 9,529 people applied for sick leave of more than one year (8,832 in 2023).
- HIIS compensation expenses amounted to €638,778,722, lower than 2023's €609,226,265, or 5.2% more.
- 4,859 control activities over sick leave were initiated (in 2023: 4,466), most commonly in relation to workers and the self-employed; 4.6 % of all violations were based on performed controls, more than 2023's 6%; 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: 149 completed sick leave cases (136 in 2023), 35 found cases of ability to work in reduced working hours (44 in 2023), and 6 decisions on the withdrawal of salary compensation (5 in 2023).

## 7. IMPLEMENTATION OF EUROPEAN ACQUIS AND INTERNATIONAL AGREEMENTS



- HIIS bore the cost of treatment for 77,608 cases of those insured in Slovenia exercising their right to healthcare services while staying or residing abroad, or referral treatment abroad (15.9% less than 2023) charged by foreign liaison bodies; HIIS's total new foreign liabilities for 2024 amounted to €45,645,219, the largest amounts charged by Bosnia and Herzegovina, Croatia, Germany and Austria.
- HIIS charged foreign liaison bodies for 71,070 cases of foreign insured who enforced their right to healthcare services in Slovenia, which is 4.3% more than 2023; total new claims in 2024 amounted to €46,506,581, the largest amounts charged to Austria, Germany, Italy and Croatia.
- HIIS issued 628,152 European Health Insurance Cards and 644,465 Certificates to people insured in Slovenia in 2024.
- Planned treatment abroad:
  - o pursuant to exhausted treatment options in Slovenia (Article 44.a of the Healthcare and Health Insurance Act – ZZVZZ), 501 people were referred for treatment, check-up and examination abroad, which is 16 more than 2023,
  - o pursuant to overlong waiting periods (Article 44.b of the ZZVZZ), 65 people were referred for treatment abroad (59 in 2023),
  - o HIIS executed 3,593 reimbursements of cross-border healthcare costs based on European Union directive and Article 44.c of the ZZVZZ.
- The total cost of planned treatment abroad amounted to €6,606,621 5.5% less compared to 2023.

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 2022.

	public	% of GDP	private	% of GDP	total	% of GDP
EU 27	2,414	6.7	691	2.0	3,105	8.7
EU 14	3,094	7.6	793	2.1	3,887	9.7
EU 13*	1,683	5.7	580	2.0	2,263	7.7
<b>Slovenija</b>	2,165	7.1	762	2.5	2,927	9.6

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

Source: Eurostat. January 2025.



**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 2022.

Selected indicators	Slovenia	EU 15	Croatia	Austria	Italy	Hungary
No. of visits per capita in outpatient ambulatory activity. total	6.0	5.9	6.4	5.8	9.7	9.5
Hospitalisation rate (hospital discharges) due to diseases per 1.000 inhabitants. total	14,402.0	12,871.5	13,813.4	20,917.1	9,327.7	10,414.3
– due to cardiovascular diseases	1,680.5	1,748.7	1,787.7	2,833.0	1,511.3	1,817.5
– due to acute myocardial infarction	166.5	162.4	232.5	174.1	164.6	146.7
– due to other ischemic heart diseases	119.1	164.1	126.6	498.7	120.7	115.6
– due to congestive heart failure	255.7	228.4	145.2	261.5	246.2	241.2
– due to cancer	1,546.6	1,221.9	1,830.1	2,584.3	1,026.7	1,480.9
– due to diabetes	97.0	102.3	101.9	174.3	36.4	90.4
Average length of stay in hospitals (in days)	6.4	6.7	6.3	6.2	7.2	5.1
Cataract surgeries – share in single-day treatments	98.8	87.4	64.3	87.7	94.9	76.6

Source: OECD and Eurostat. January 2025.