FISR2 | STRUCTURAL REFORMS BETTER INTEGRATED WITHIN FISCAL FRAMEWORKS

Health care and public finances - Case of Slovenia

Mitja Čok

CEF Connect. Learn. Act.

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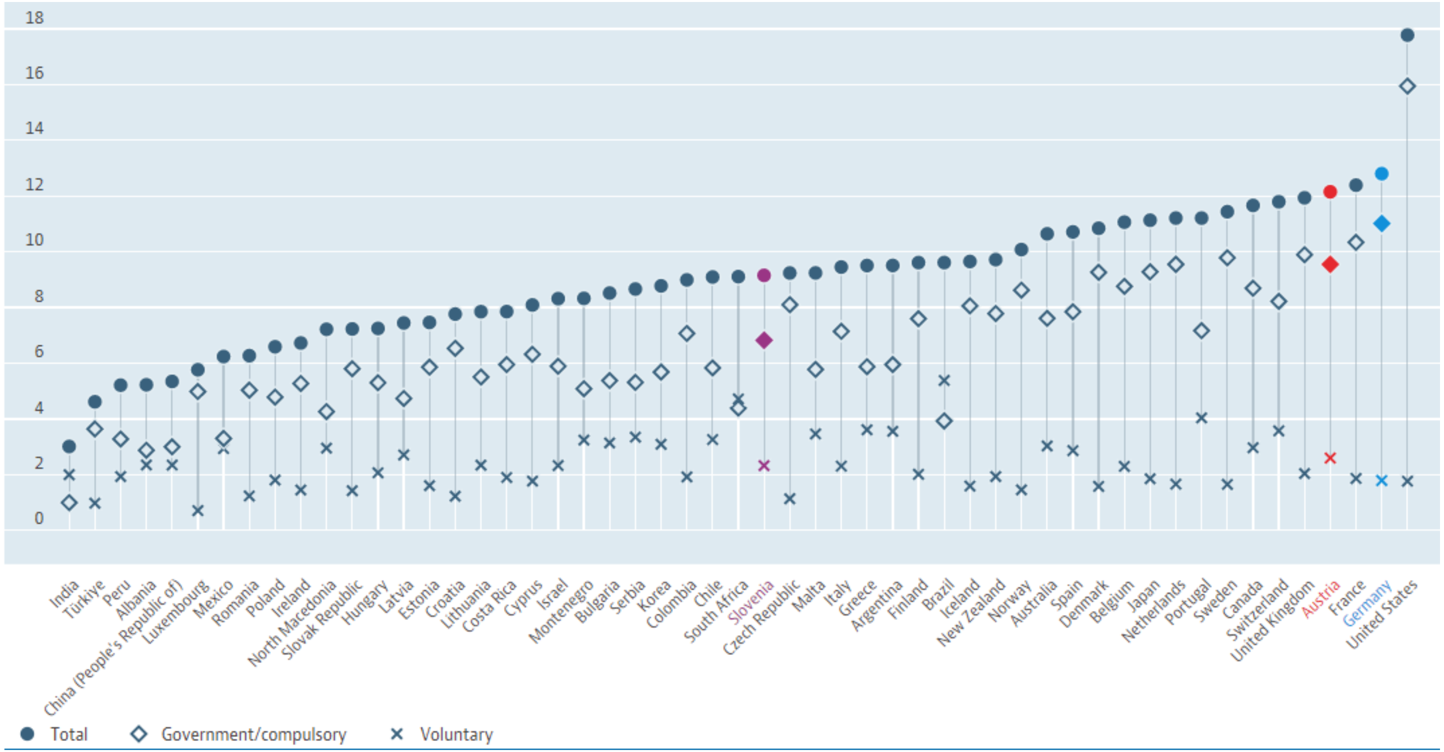
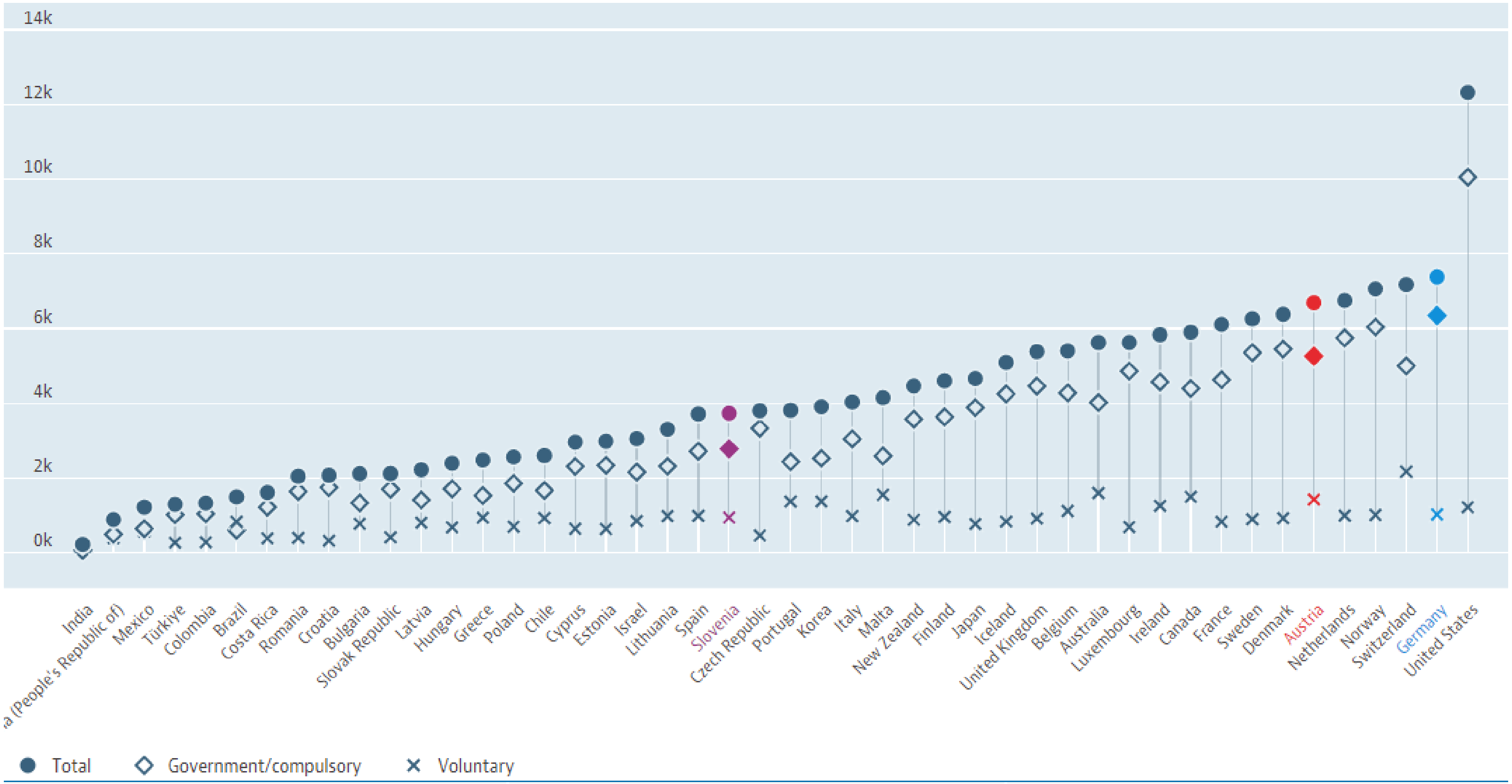
Health spending, % GDP, 2021 or latest available (OECD)



Health spending, US dollars/capita, 2021 or latest available (OECD)



Structure of insured persons

Tabela 9. Zavarovanja zavarovanih oseb po kategorijah v Sloveniji v letih 2020 in 2021 (stanje na dan 31. 12.).

	Skupina zavarovancev	Zavarovanci		Družinski člani		Skupaj		Struktura vseh zavarovanih oseb		Indeks skupaj 2021 /2020
		2020	2021	2020	2021	2020	2021	2020	2021	
1	Zaposleni (skupaj)	817.005	841.371	428.372	430.503	1.245.377	1.271.874	58,5	59,5	102,1
	– zaposleni pri prav. osebah (v podjetjih, zavodih...)	767.798	791.648	405.799	408.261	1.173.597	1.199.909	55,1	56,1	102,2
	– zaposleni pri osebah, ki samostojno opravljajo gospodarsko ali poklicno dejavnost	48.681	49.092	22.342	21.952	71.023	71.044	3,3	3,3	100,0
	– zaposleni pri delodajalcih v tujini	526	631	231	290	757	921	0,0	0,0	121,7
2	Osebe, ki samostojno opravljajo gospodarsko ali poklicno dej. v RS	76.493	79.063	35.090	36.452	111.583	115.515	5,2	5,4	103,5
3	Osebe, ki samostojno opravljajo gospodarsko ali poklicno dej. v tujini	1	3	0	0	1	3	0,0	0,0	300,0
4	Kmetje	11.176	10.897	5.869	5.722	17.045	16.619	0,8	0,8	97,5
5	Upokojenci	545.118	545.563	26.092	24.892	571.210	570.455	26,8	26,7	99,9
6	Upravičenci iz proračuna*	25.240	25.398	3.147	2.988	28.387	28.386	1,3	1,3	100,0
7	Brezposelni	20.933	14.028	5.273	3.177	26.206	17.205	1,2	0,8	65,7
8	Občani brez prihodkov**	50.978	43.446	12.486	10.934	63.464	54.380	3,0	2,5	85,7
9	Ostali***	56.936	55.132	9.546	9.185	66.482	64.317	3,1	3,0	96,7
	– osebe, ki si same plačujejo prispevke	39.715	38.643	6.928	6.821	46.643	45.464	2,2	2,1	97,5
	– drugi	17.221	16.489	2.618	2.364	19.839	18.853	0,9	0,9	95,0
	SKUPAJ	**1.603.880**	**1.614.901**	**525.875**	**523.853**	**2.129.755**	**2.138.754**	**100**	**100**	**100,4**

Opombe: * upravičenci iz proračuna: upravičenci po predpisih, ki urejajo starševsko varstvo, prejemniki invalidnin, upravičenci po predpisih o vojnih invalidih in civilnih invalidih vojne, osebe, ki prejemajo trajno socialno pomoč, ...;
** občani brez prihodkov (ZZVZZ 15/21), katerim plačujejo prispevke občine;
*** ostali: osebe, ki si same plačujejo prispevke (ZZVZZ 15/20), in nekateri drugi zavarovanci, kot so tujci, ki se izobražujejo v Republiki Sloveniji, osebe s stalnim prebivališčem v Republiki Sloveniji, ki so zaposlene pri tujem nosilcu zavarovanja, ...

Vir: podatki ZZZS.

Employed

Self-employed

Farmers

Pensioners

Total

Hosehold members

Social security contributions

- **Pension**
  - employee: 15,5%
  - employer: 8,85%

  24,35%

- **Health**
  - employee : 6,36%
  - employer : 7,09%

  13,45%

- **Employment**
  - employee : 0,14%
  - employer : 0,06%

  0,20%

- **Parental care**
  - employee : 0,10%
  - employer : 0,10%

  0,20%

Overall:
- employee : 22,10%
- employer : 16,10%

38,20%

- **No ceiling for regular employees**
- **Ceiling for the self-employed at 3.5 X average gross national wage (82.700 EUR in 2023)**

Distribution of income and taxes, 2019 (average, in EUR)

Decile group	Gross income (+ employer SSC)	Share	SSC-all (employer + employee)	Share	PIT	Share	Net income	Share
1	1,671	0.8%	758	1.2%	62	0.3%	852	0.7%
2	6,249	3.0%	2,120	3.2%	91	0.4%	4,037	3.3%
3	10,762	5.2%	3,173	4.9%	170	0.8%	7,419	6.1%
4	13,810	6.7%	4,276	6.5%	556	2.7%	8,979	7.4%
5	15,746	7.6%	4,844	7.4%	935	4.6%	9,967	8.3%
6	18,453	8.9%	5,702	8.7%	1,365	6.7%	11,387	9.4%
7	21,760	10.5%	6,843	10.5%	1,809	8.9%	13,108	10.9%
8	26,283	12.7%	8,404	12.9%	2,458	12.1%	15,420	12.8%
9	33,163	16.1%	10,730	16.4%	3,559	17.5%	18,874	15.6%
10	58,405	28.3%	18,441	28.2%	9,278	45.7%	30,686	25.4%

- **960,000 individuals (875,000 employed and self-employed)**
- **30% i.e. 288.000 individuals: 57.5% SSC and 75.3% PIT**

Health expenditure by functions of health care and sources of funding, 2019 (in 1,000 EUR) (SURS)

SSC - 2,809,162

	Total	Central and local government	Social security funds	Corporations without insurance companies	Health insurance institutions	Households	NPISG[4)]	Rest of the world
1 Functions of health care - total	**4,124,915**	**173,461**	**2,828,849**	**47,762**	**589,913**	**481,016**	**3,914**	**-**
1.1 Curative care	2,304,289	2,537	1,880,488	-	232,920	187,774	570	-
1.2 Rehabilitative care	98,642	-	54,928	-	36,030	6,704	981	-
1.3 Long-term care (health)	421,058	110,693	282,423	-	2,559	24,065	1,317	-
1.4 Ancillary services	138,044	-	90,785	-	45,337	1,922	-	-
1.5 Medical goods	874,526	451	417,151	-	196,182	260,551	191	-
1.6 Prevention and public health services	131,332	21,729	60,987	47,762	-	-	855	-
1.7 Governance and health system and financing administration	157,024	38,052	42,087	-	76,885	-	-	-
2 Health-related functions - total	**195,442**	**61,265**	**-**	**-**	**-**	**133,949**	**209**	**-**
2.1 Long-term care (social)	195,442	61,265	-	-	-	133,949	209	-

Supplementary health insurance

Total taxes, including compulsory actual social contributions, as % of GDP

(EU Commission)

					Sprememba[2]	Rang
	2010	**2015**	**2019**	**2020**	**2020-2010**	**2020**
Danska	45.0	46.4	46.8	46.8	1.8	1
Francija	42.3	45.7	45.3	45.6	3.3	2
Belgija	43.6	45.0	43.5	43.6	0.1	3
Švedska	42.9	42.6	42.8	42.8	-0.1	4
Italija	41.2	42.8	42.2	42.7	1.5	5
Finska	40.6	43.5	42.3	42.1	1.6	6
Avstrija	41.1	43.2	42.6	42.1	1.0	7
Nemčija	37.3	38.8	40.1	40.0	2.7	8
Nizozemska	35.5	36.9	39.3	39.7	4.2	9
Grčija	32.3	36.6	39.5	38.9	6.6	10
Luksemburg	35.7	34.9	39.4	38.4	2.6	11
Slovenija	**38.0**	**37.6**	**37.3**	**37.6**	**-0.5**	**12**
Hrvaška	35.8	36.6	37.6	37.0	1.3	13
Španija	31.3	33.9	34.8	36.8	5.5	14
Madžarska	36.8	38.7	36.4	36.3	-0.5	15
Češka	32.9	34.3	35.9	36.0	3.2	16
Poljska	31.3	32.4	35.1	35.7	4.4	17
Portugalska	30.4	34.4	34.5	35.3	4.9	18
Slovaška	27.9	32.5	34.3	35.0	7.1	19
Ciper	31.7	33.2	34.4	34.6	2.9	20
Estonija	33.2	33.3	33.5	34.0	0.8	21
Latvija	28.3	29.8	30.6	31.5	3.3	22
Litva	28.3	28.9	30.3	30.8	2.5	23
Bolgarija	25.4	28.9	30.3	30.6	5.2	24
Malta	30.9	29.6	29.8	29.7	-1.3	25
Romunija	26.4	28.1	26.0	26.3	-0.1	26
Irska	27.8	23.2	22.0	20.1	-7.8	27
Islandija	32.2	35.1	34.8	36.0	3.8	
Norveška	42.0	38.6	40.2	38.6	-3.3	
EU-27	**37.9**	**39.7**	**39.9**	**40.2**	**2.3**	
EA-19	**38.1**	**40.1**	**40.3**	**40.5**	**2.4**	

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Taxes on labour

as % of GDP

(EU Commission)

					Sprememba[2]	Rang
	2010	**2015**	**2019**	**2020**	**2020-2010**	**2020**
Švedska	24.2	24.5	24.9	24.9	0.8	1
Avstrija	23.1	24.4	23.7	24.4	1.2	2
Danska	22.7	23.7	23.1	24.1	1.4	3
Nemčija	21.0	21.7	23.1	23.9	2.8	4
Francija	22.2	24.0	23.1	23.5	1.3	5
Belgija	23.7	23.7	21.7	22.7	-1.1	6
Italija	21.5	21.1	21.5	22.2	0.8	7
Finska	21.1	22.4	21.0	20.9	-0.2	8
Nizozemska	19.5	20.0	19.5	20.6	1.2	9
Češka	17.0	17.2	19.2	20.3	3.3	10
Slovenija	**19.6**	**18.6**	**19.0**	**20.1**	**0.4**	**11**
Španija	16.6	16.3	17.5	19.8	3.2	12
Slovaška	14.4	16.6	18.6	19.2	4.8	13
Luksemburg	15.8	16.9	18.2	18.9	3.1	14
Estonija	17.7	16.6	17.0	18.1	0.4	15
Grčija	13.7	14.7	16.4	17.5	3.7	16
Madžarska	17.3	17.7	16.7	16.3	-1.0	17
Portugalska	12.6	14.8	14.8	16.2	3.6	18
Litva	14.1	14.3	15.4	15.9	1.7	19
Latvija	14.3	13.6	15.0	15.7	1.3	20
Ciper	11.3	11.5	13.5	14.6	3.3	21
Poljska	11.8	13.3	14.2	14.4	2.6	22
Hrvaška	15.2	14.2	13.6	14.1	-1.1	23
Romunija	11.0	10.3	12.0	13.0	2.0	24
Malta	9.9	9.9	11.0	12.4	2.5	25
Bolgarija	8.4	9.8	11.1	11.5	3.1	26
Irska	12.2	9.8	9.5	8.9	-3.4	27
Islandija	-	-	-	-	-	
Norveška	17.3	18.9	18.9	20.2	2.8	
EU-27	**20.0**	**20.5**	**20.7**	**21.5**	**1.5**	
EA-19	**20.3**	**20.9**	**21.1**	**21.9**	**1.6**	

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Personal income tax as % of GDP

(EU Commission)

					Sprememba[2]	Rang
	2010	**2015**	**2019**	**2020**	**2020-2010**	**2020**
Danska	24.8	25.9	26.5	26.9	2.1	1
Švedska	14.6	14.9	14.5	14.8	0.3	2
Finska	12.0	13.2	12.2	12.6	0.7	3
Italija	11.3	12.1	11.8	12.6	1.3	4
Belgija	12.1	12.4	11.3	11.8	-0.3	5
Luksemburg	7.4	8.7	9.4	9.8	2.4	6
Nemčija	8.2	9.1	9.8	9.7	1.5	7
Francija	7.6	8.7	9.4	9.6	2.0	8
Avstrija	9.6	10.8	9.8	9.4	-0.2	9
Nizozemska	7.6	7.4	8.5	9.0	1.4	10
Španija	7.0	7.4	8.0	8.8	1.8	11
Malta	5.7	6.0	7.1	7.8	2.1	12
Litva	3.6	3.9	7.2	7.1	3.5	13
Portugalska	5.4	7.3	6.3	7.0	1.6	14
Irska	8.7	7.5	6.9	6.6	-2.2	15
Grčija	4.0	5.7	5.9	6.3	2.3	16
Estonija	5.3	5.7	5.5	6.2	0.9	17
Latvija	6.2	5.9	6.5	6.1	-0.1	18
Slovenija	**5.5**	**5.1**	**5.3**	**5.4**	**-0.2**	**19**
Madžarska	6.3	4.9	5.1	5.3	-1.0	20
Poljska	4.3	4.7	5.3	5.3	0.9	21
Češka	3.7	4.0	5.0	5.2	1.5	22
Slovaška	2.6	3.1	3.8	3.8	1.2	23
Hrvaška	3.4	3.5	3.6	3.6	0.2	24
Bolgarija	2.8	3.1	3.3	3.5	0.8	25
Ciper	3.4	2.7	3.2	3.4	0.0	26
Romunija	3.2	3.7	2.3	2.4	-0.8	27
Islandija	12.3	13.7	15.0	15.8	3.4	
Norveška	9.9	10.8	10.4	11.3	1.4	
EU-27	**8.7**	**9.4**	**9.6**	**9.9**	**1.2**	
EA-19	**8.5**	**9.2**	**9.5**	**9.8**	**1.3**	

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Total actual compulsory social contributions as % of GDP (EU Commission)

					Sprememba[2]	Rang
	2010	2015	2019	2020	2020-2010	2020
Slovenija	**15.8**	**15.4**	**15.7**	**16.8**	**1.0**	**1**
Nemčija	15.2	15.2	15.9	16.6	1.4	2
Češka	14.4	14.3	15.4	15.9	1.5	3
Avstrija	14.0	14.5	14.9	15.5	1.5	4
Slovaška	12.0	13.7	15.0	15.5	3.5	5
Francija	16.1	16.7	14.8	14.8	-1.3	6
Španija	11.9	11.4	12.3	13.8	1.9	7
Belgija	14.0	14.2	13.3	13.7	-0.3	8
Nizozemska	12.9	13.9	13.4	13.6	0.7	9
Poljska	10.8	12.4	13.2	13.6	2.8	10
Italija	13.0	12.9	13.2	13.5	0.5	11
Grčija	11.0	10.7	12.1	12.9	1.9	12
Estonija	12.7	11.1	11.7	12.4	-0.3	13
Hrvaška	11.9	11.6	11.3	11.7	-0.2	14
Finska	12.0	12.6	11.8	11.6	-0.5	15
Luksemburg	10.3	10.2	10.9	11.2	0.9	16
Ciper	8.0	8.3	10.3	11.2	3.2	17
Madžarska	11.7	13.2	11.7	11.2	-0.5	18
Romunija	8.7	8.1	10.5	11.1	2.5	19
Portugalska	8.6	9.0	9.6	10.5	1.9	20
Litva	11.6	11.6	9.7	10.2	-1.4	21
Latvija	8.6	8.3	9.5	10.0	1.4	22
Bolgarija	6.6	7.8	8.8	9.2	2.5	23
Malta	5.4	5.0	5.0	5.7	0.2	24
Irska	5.1	3.8	3.7	3.2	-1.8	25
Švedska	2.6	2.7	2.7	2.8	0.1	26
Danska	0.1	0.1	0.0	0.1	0.0	27
Islandija	3.8	3.4	3.2	3.0	-0.8	
Norveška	9.4	10.5	10.6	11.2	1.8	
EU-27	**12.9**	**13.1**	**13.1**	**13.5**	**0.6**	
EA-19	**13.8**	**14.0**	**13.8**	**14.3**	**0.5**	

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Tax wedge 2021, as % of labour costs (OECD)

	67% AGAW	100% AGAW	167% AGAW	Rank (by 100 % AGAW)
Belgija	46.2	52.6	58.9	1
Nemčija	44.2	48.1	50.7	2
Avstrija	43.3	47.8	51.1	3
Francija	41.1	47.0	54.0	4
Italija	41.2	46.5	54.7	5
Slovenija	**40.4**	**43.6**	**46.4**	**6**
Madžarska	43.2	43.2	43.2	7
Finska	36.2	42.7	49.1	8
Švedska	39.8	42.6	50.5	9
Portugalska	37.6	41.8	47.3	10
Slovaška	39.0	41.3	43.3	11
Latvija	37.9	40.5	42.6	12
Luksemburg	32.3	40.2	46.6	13
Češka	37.6	39.9	41.8	14
Turčija	36.3	39.9	43.1	15
Španija	35.7	39.3	43.7	16
Estonija	33.9	38.1	41.2	17
Litva	34.4	37.6	40.2	18
Grčija	31.9	36.7	41.8	19
Norveška	32.9	36.0	41.7	20
Danska	32.7	35.4	41.1	21
Nizozemska	27.6	35.3	40.7	22
Poljska	34.2	34.9	35.9	23
Irska	25.0	34.0	42.4	24
Japonska	31.2	32.6	35.6	25
Islandija	28.2	32.2	37.4	26
Kanada	28.9	31.5	34.5	27
V.Britanija	26.7	31.3	37.7	28

Average tax rates of PIT and SSC at 100% AGAW, 2021

(OECD)

	PIT	SSC- employee	SSC - employer
Belgija	25.78	13.98	27.15
Nemčija	17.50	20.23	19.98
Avstrija	15.20	17.98	28.06
Francija	16.47	11.31	36.30
Italija	20.14	9.49	31.58
Slovenija[1]	**12.43 (26)**	**22.10 (1)**	**16.10 (19)**
Madžarska	15.00	18.50	17.00
Finska	20.32	10.48	20.78
Švedska	17.52	7.00	31.42
Portugalska	17.02	11.00	23.75
Slovaška	10.36	13.40	29.95
Latvija	15.99	10.50	23.62
Luksemburg	19.62	12.31	13.84
Češka	8.60	11.00	33.80
Turčija	14.38	15.00	17.50
Španija	14.74	6.35	29.90
Estonija	15.51	1.60	33.80
Litva	16.99	19.50	1.79
Grčija	8.31	14.12	22.54
Norveška	19.43	8.20	13.00
Danska	35.55	0.00	0.00
Nizozemska	15.56	11.92	12.13
Poljska	6.37	17.83	16.36
Irska	22.66	4.00	11.05
Japonska	7.85	14.45	15.36

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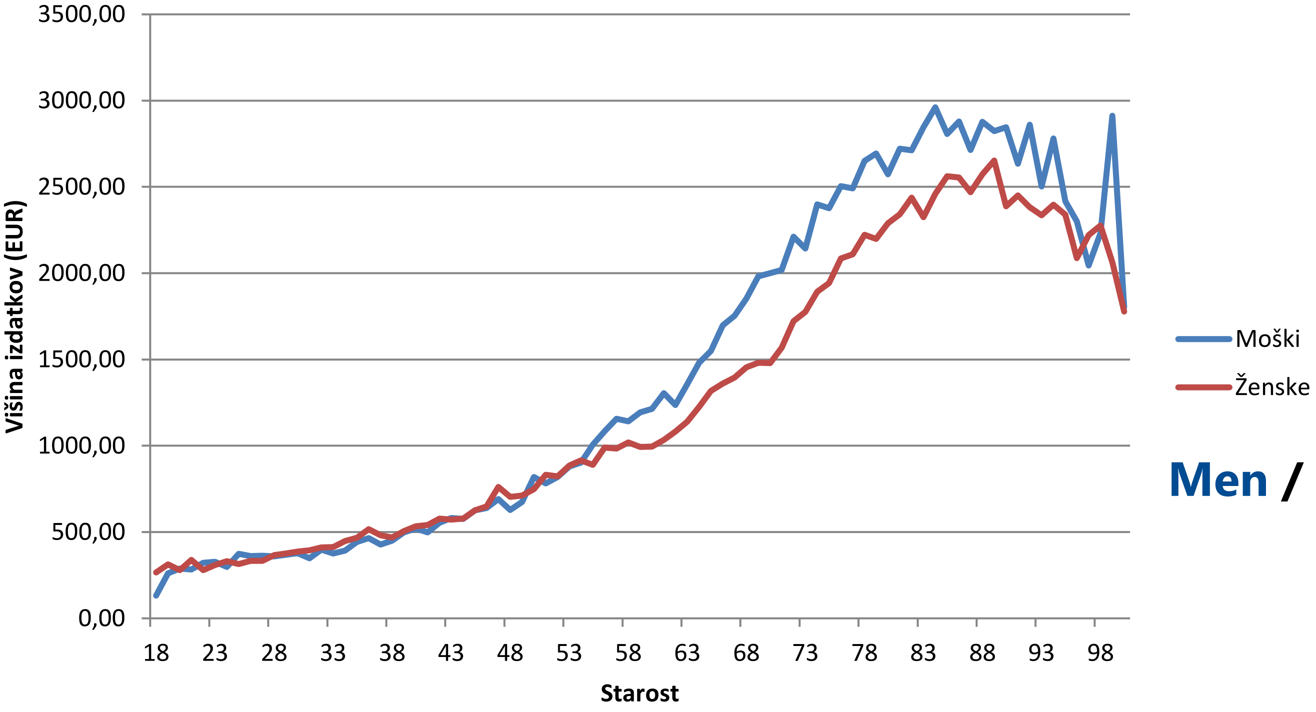
Health care financing schemes, 2019 (% GDP) (EUROSTAT)

	Slovenia	Germany	Austria	Finland	Estonia	Nederlands	Belgium
1. Government schemes and compulsory contributory health care financing schemes	**6.20**	**9.83**	**7.86**	**7.14**	**5.08**	**8.38**	**8.11**
1a. Government schemes	0.36	0.76	3.19	5.87	0.55	0.66	2.30
1b. Compulsory contributory health care financing schemes	5.85	9.07	4.68	1.28	4.53	7.72	5.80
• Social health insurance schemes	5.85	8.23	4.68	1.24	4.53	2.18	5.80
• Compulsory private insurance schemes	-	0.83	-	0.04	0	5.54	0
• Compulsory medical savings accounts	-	-	-	-	0	-	0
2. Voluntary health care payment schemes	**1.33**	**0.31**	**0.73**	**0.43**	**0.11**	**0.69**	**0.53**
2a. Voluntary health insurance schemes	1.22	0.16	0.54	0.18	0.02	0.54	0.53
2b. NPISG financing schemes	0.01	0.1	0.17	0.04	0.01	0	0
2c. Enterprise financing schemes	0.1	0.05	0.02	0.21	0.08	0.15	-
3. Household out-of-pocket payment	**0.99**	**1.56**	**1.88**	**1.60**	**1.63**	**1.07**	**2.02**
3a. Out-of-pocket excluding cost-sharing	0.99		1.69	-	-	0.48	-
3b. Cost sharing with third-party payers	-		0.18	-	-	0.59	-
All	**8.52**	**11.70**	**10.48**	**9.17**	**6.82**	**10.14**	**10.66**
2. Voluntary health care payment schemes + 3. Household out-of-pocket payment	**2.32**	**1.87**	**2.61**	**2.03**	**1.74**	**1.76**	**2.55**

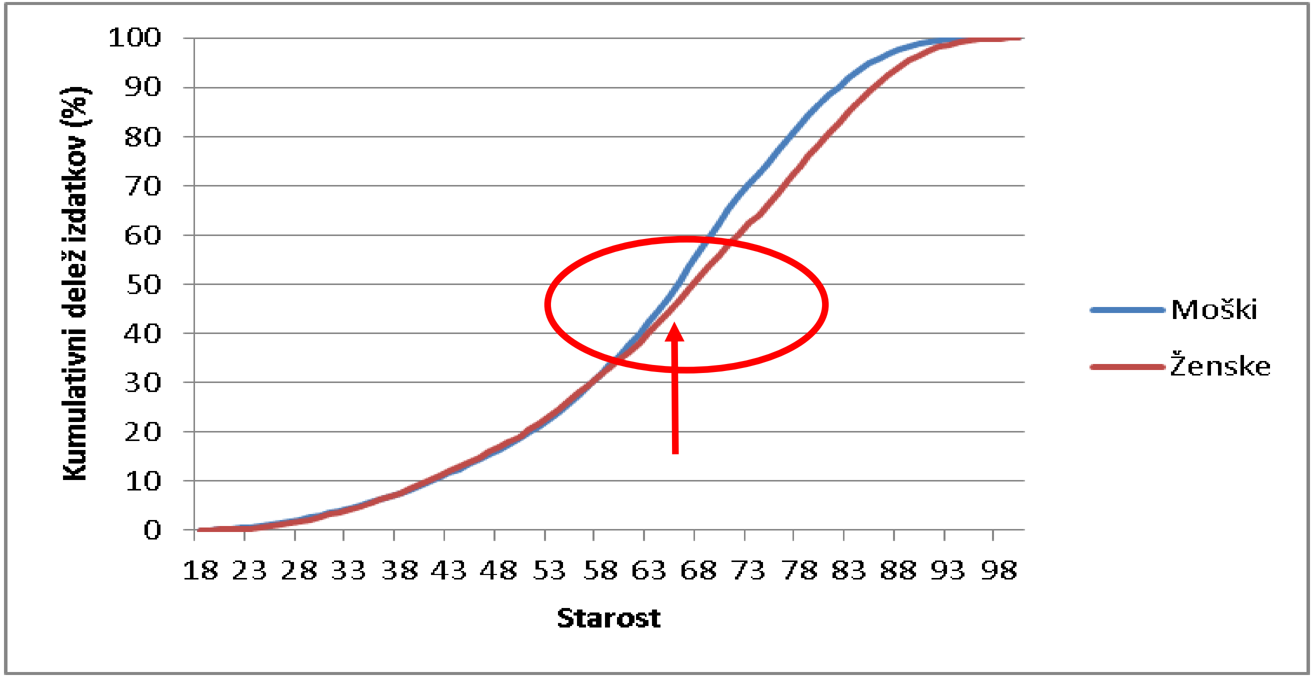
Distribution of expenditure, number of issued prescriptions and first curative visits to a doctor by age group in 2019 - on an annual basis

Average expenditure by age and gender (in EUR)



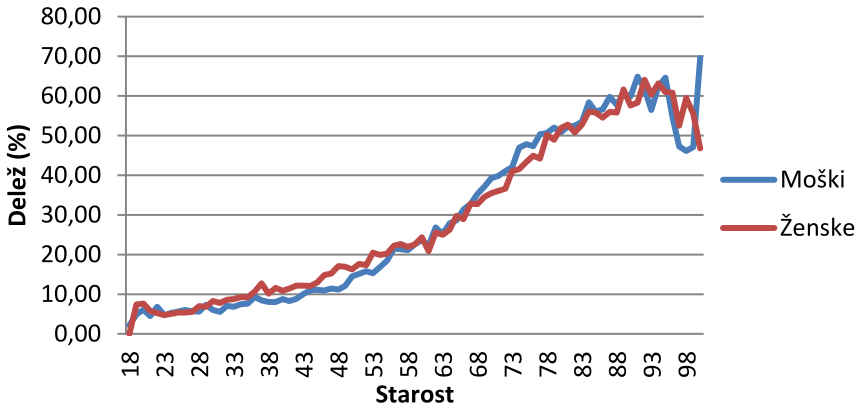
Men / Women

Cumulative share of expenditure by age and gender (in %)

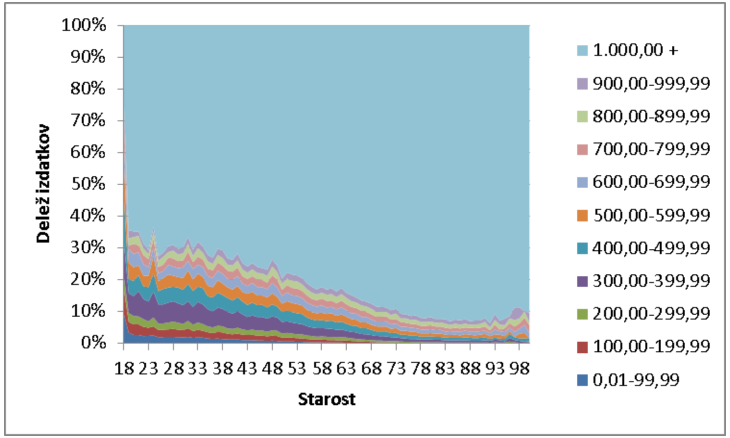


Men - 65 years
Women - 67 years

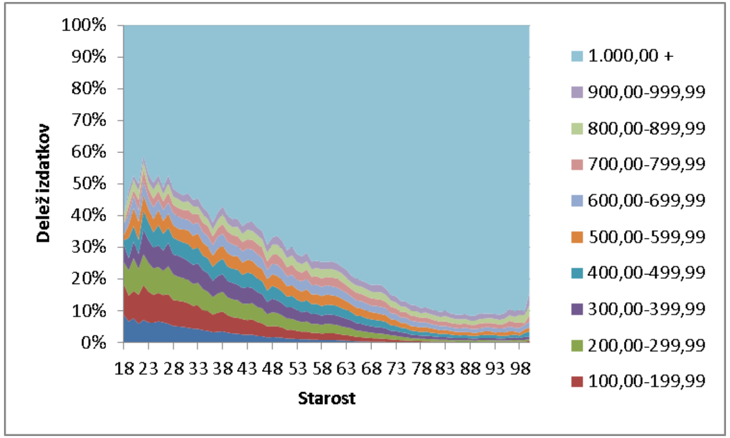
Share of individuals with 1,000+ EUR expenditure



Men – shares of expenditure by size

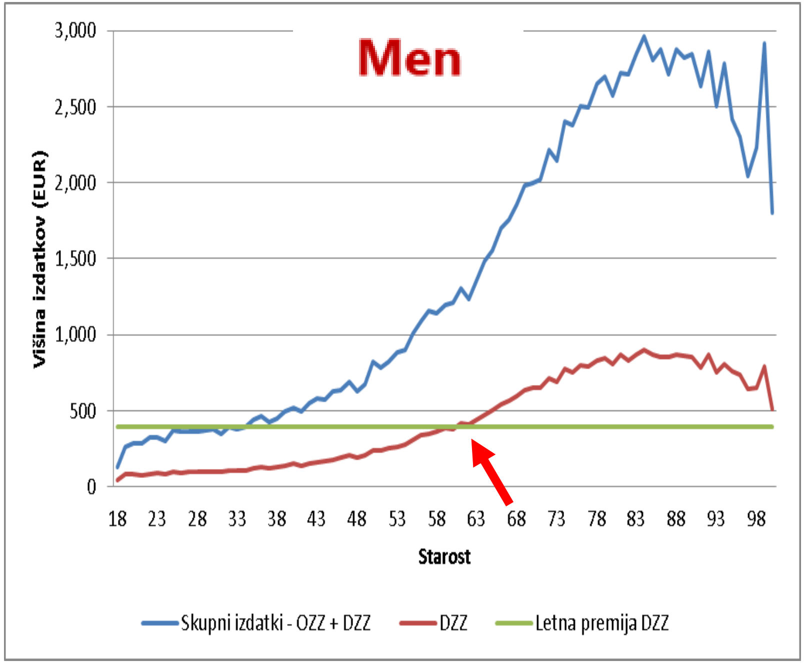


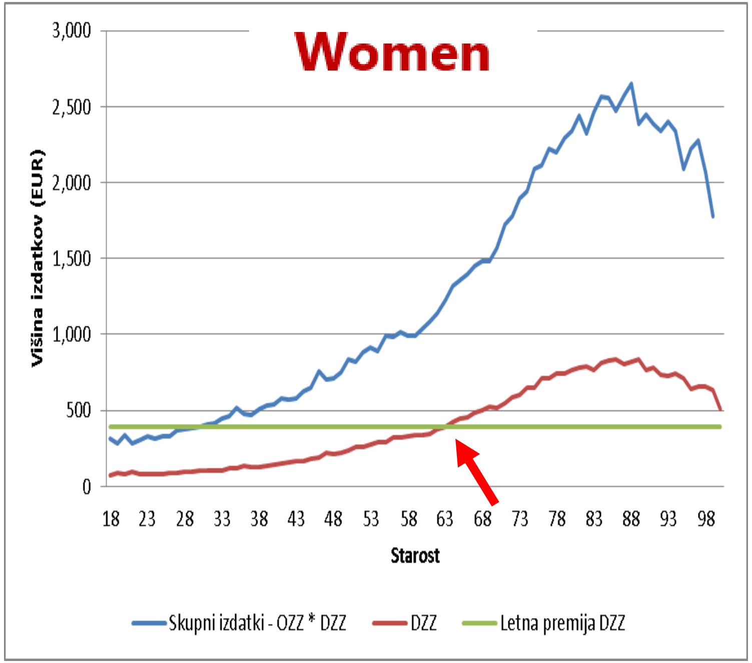
Women – share of expenditure by size



Funded by the European Union

Average expenditure – compared with supplementary health insurance annual premium (in EUR)

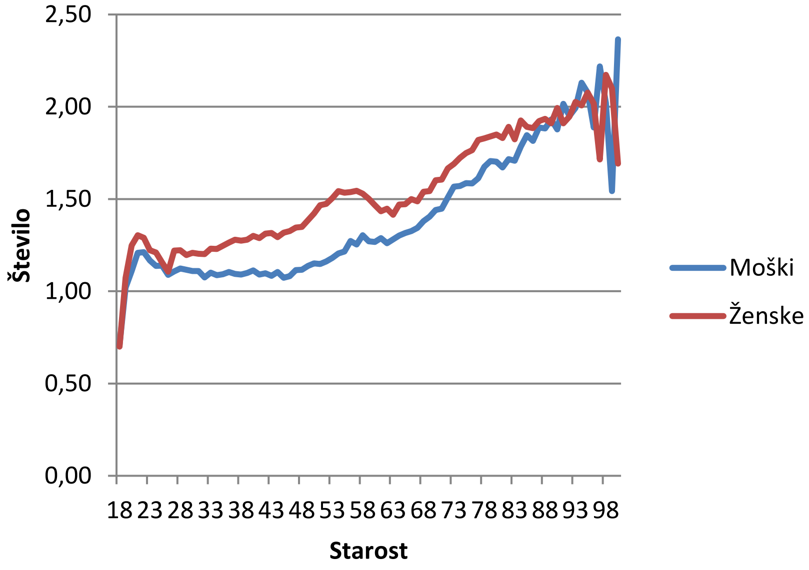




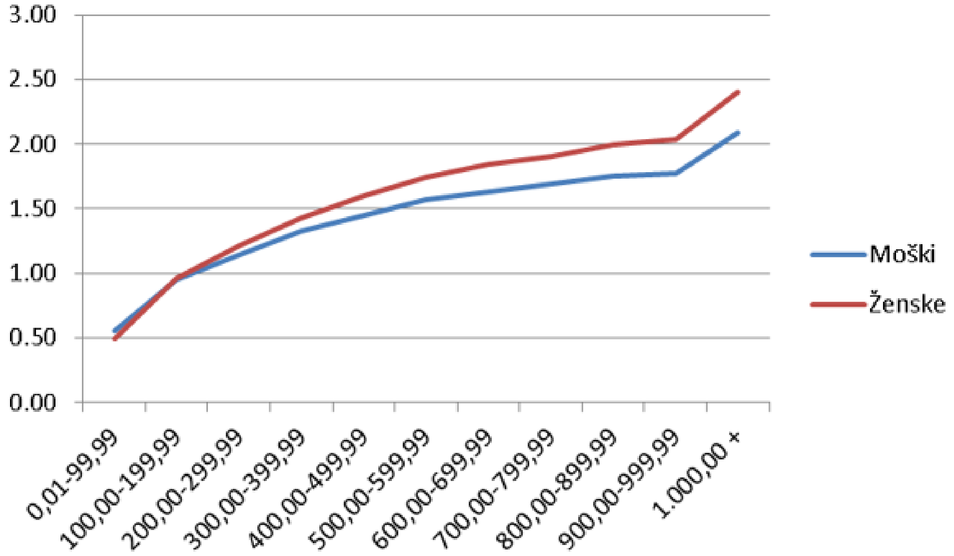
Men - 61 years
Women - 64 years

395,2 EUR in 2019

First curative visits to a doctor, by age and gender

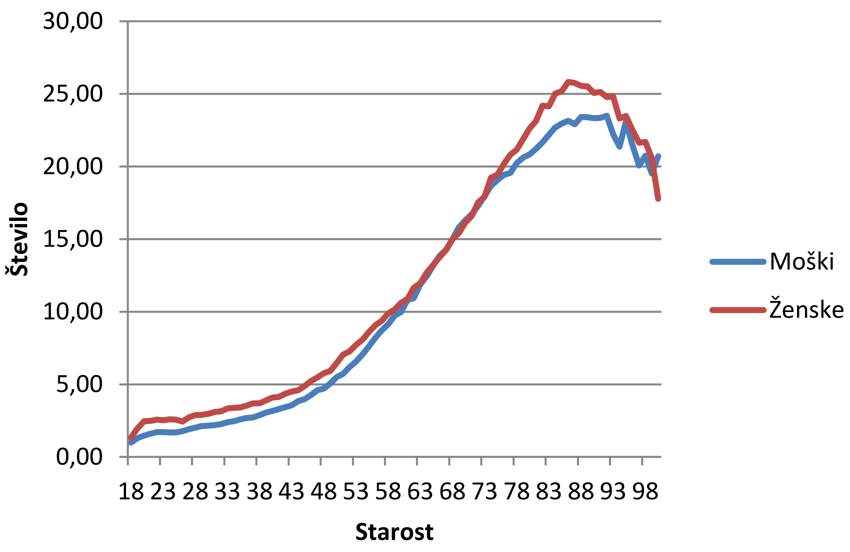


First curative visits to a doctor, by size of expenditure

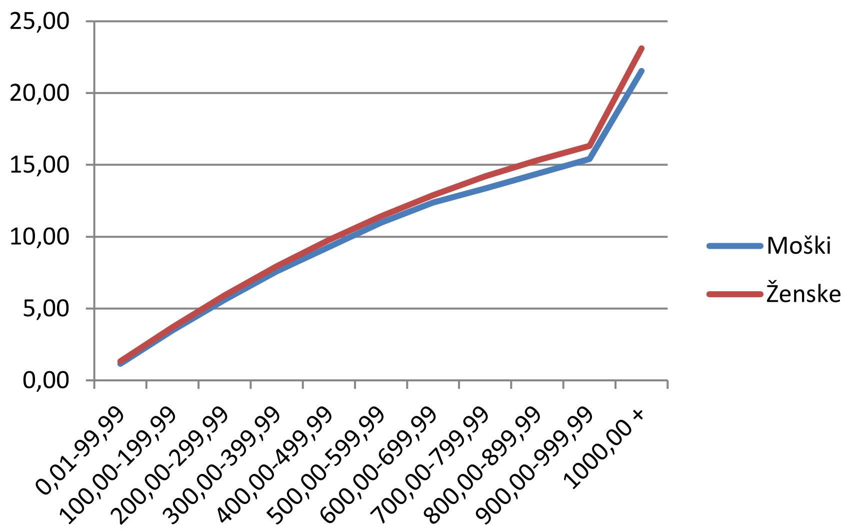


Men / Women

Average number of issued prescriptions, by age and gender



Average number of issued prescriptions, by size of expenditure

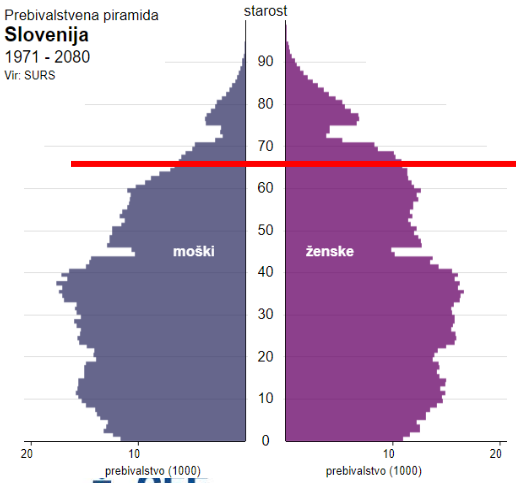


Men / Women

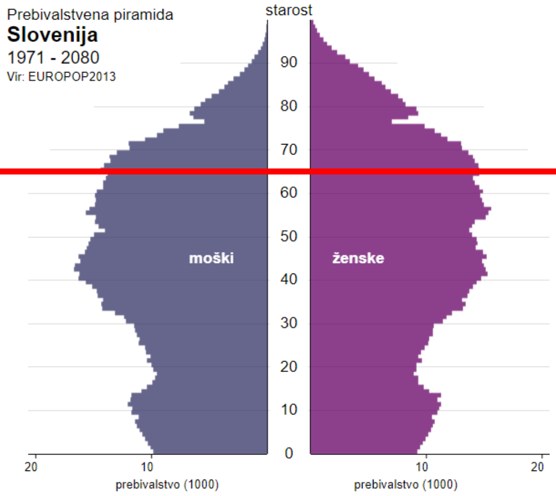
Population of Slovenia (SURS, EUROPOP2019)

	1980	1990	2000	2010	2020	2022	2025	2030	2040	2050
65+ years	214,169	213,857	278,230	339,207	429,855	449,524	476,455	519,218	581,894	628,180

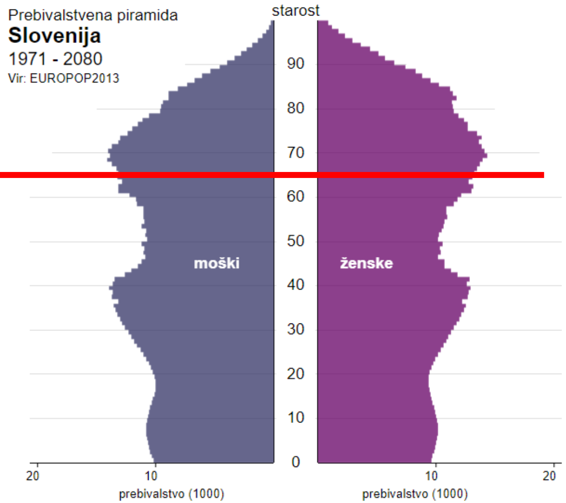
1990



2022



2050



Long-term projections of age-related expenditure: pensions, long-term care, health care

The 2021 Ageing Report: Economic and Budgetary Projections for the EU Member States (2019-2070)

Funded by the European Union

Pensions

	2019	2025	2030	2035	2040	2050	2060	2070	Sprememba[1] SLO 2019-2070	Sprememba[1] EU 2019-2070
1. Bazni scenarij	10.0	10.1	10.8	12.1	13.6	15.7	16.1	16.0	6.0	0.1
2. Scenarij daljšega življenjskega pričakovanja	10.0	10.2	10.9	12.2	13.8	16.2	16.8	17.0	7.0	0.4
3. Scenarij višjih migracij	10.0	10.0	10.7	11.9	13.3	15.2	15.5	15.6	5.6	-0.2
4. Scenarij nižjih migracij	10.0	10.2	11.0	12.3	13.9	16.2	16.7	16.4	6.5	0.5
5. Scenarij nižje rodnosti	10.0	10.1	10.8	12.1	13.6	16.2	17.3	18.0	8.1	1.3
6. Scenarij višje stopnje aktivnosti starejših zaposlenih	10.0	9.7	9.8	10.8	12.0	13.8	14.5	14.5	4.6	-0.3
7. Scenarij višje rasti TFP	10.0	10.1	10.8	12.0	13.4	15.4	15.7	15.6	5.6	-0.4
8. Tvegani TFP scenarij	10.0	10.1	10.9	12.1	13.6	15.8	16.2	16.2	6.2	0.5
9. Scenarij prilagajanja upokojitvene starosti glede na življenjsko pričakovanje	10.0	10.1	10.8	12.0	13.2	14.7	14.7	14.1	4.1	-1.0
10. Scenarij nespremenjene upokojitvene starosti	10.0	10.4	11.3	12.7	14.2	16.3	16.5	16.4	6.5	1.0
11. Scenarij počasnejšega okrevanja	10.0	10.5	10.9	12.1	13.6	15.7	16.1	15.9	6.0	0.1
12. Strukturno neugoden scenarij	10.0	10.6	11.2	12.6	14.2	16.5	17.0	17.0	7.0	1.0

Funded by the European Union

Long-term care

	2019	2025	2030	2035	2040	2050	2060	2070	Sprememba[1] SLO 2019-2070	Sprememba[1] EU 2019-2070
1. AWG referenčni scenarij	1.0	1.1	1.2	1.4	1.6	1.9	2.1	2.3	1.3	1.1
2. AWG tvegani scenarij	1.0	1.3	1.6	1.9	2.3	3.3	4.4	5.5	4.5	3.1
3. TFP tvegani scenarij	1.0	1.1	1.2	1.4	1.6	1.9	2.1	2.2	1.3	1.1
4. Demografski scenarij	1.0	1.2	1.3	1.4	1.6	1.8	2.0	2.1	1.2	1.2
5. Osnovni scenarij	1.0	1.2	1.3	1.4	1.6	2.0	2.2	2.3	1.4	1.4
6. Scenarij daljšega pričakovanega trajanja življenja	1.0	1.2	1.3	1.5	1.7	2.1	2.4	2.6	1.7	1.7
7. Scenarij zdravega staranja	1.0	1.2	1.3	1.4	1.5	1.8	2.0	2.1	1.1	1.0
8. Scenarij prehoda v formalno oskrbo	1.0	1.3	1.6	1.8	2.0	2.3	2.6	2.7	1.8	1.8
9. Scenarij konvergence v pokritosti z dolgotrajno oskrbo k povprečju EU27	1.0	1.2	1.3	1.5	1.7	2.1	2.3	2.5	1.5	2.4
10. Scenarij konvergence v izdatkih na prejemnika k povprečju EU27	1.0	1.3	1.6	1.9	2.3	3.3	4.3	5.4	4.4	2.3
11. Scenarij konvergence v izdatkih in pokritosti z dolgotrajno oskrbo k povprečju EU27	1.0	1.3	1.6	1.9	2.4	3.5	4.6	5.8	4.8	3.4

Funded by the European Union

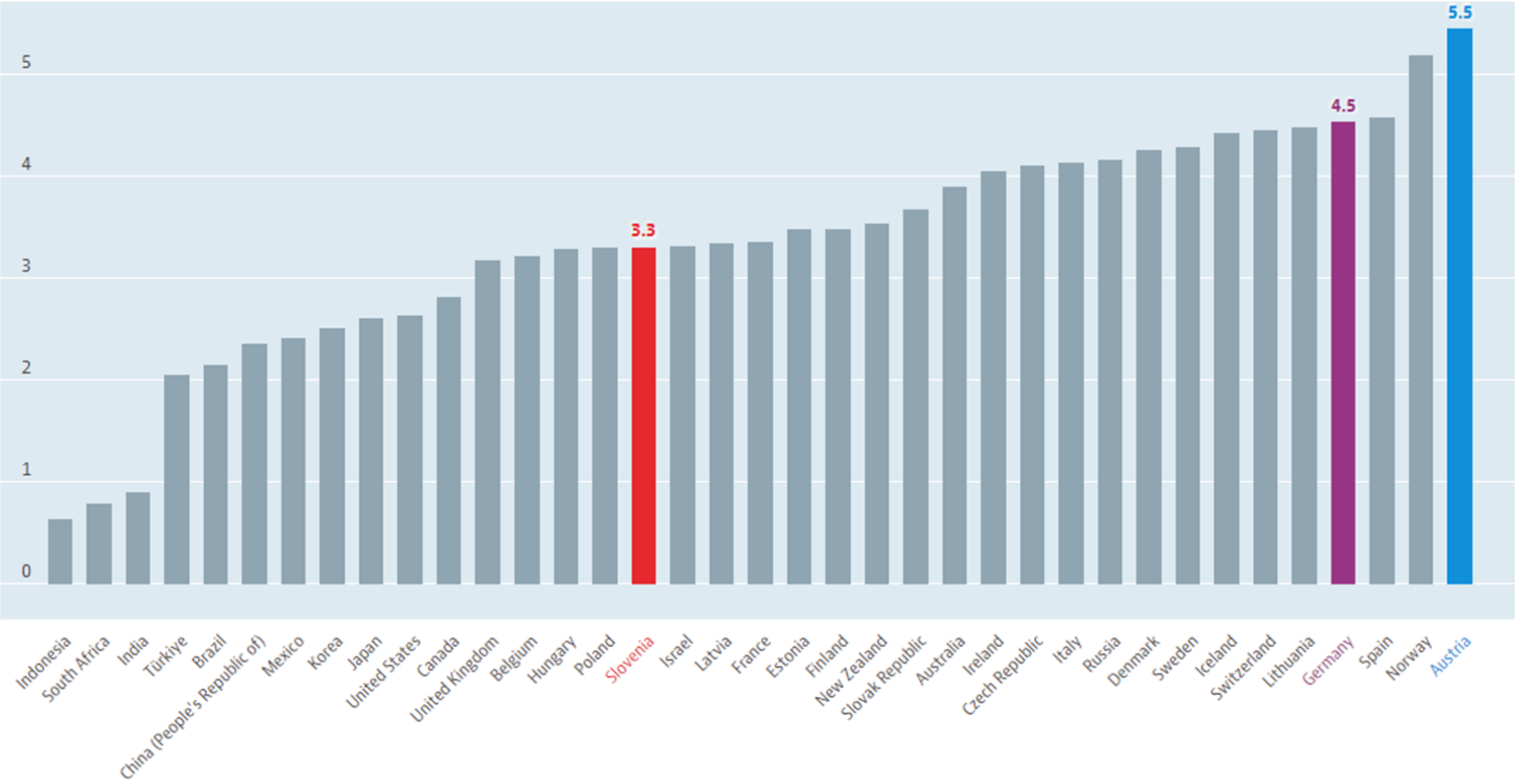
Health care

									Sprememba[1]	
									SLO	EU
	2019	2025	2030	2035	2040	2050	2060	2070	2019-2070	
1. AWG referenčni scenarij	5.9	6.4	6.7	7.0	7.1	7.4	7.5	7.4	1.5	0.9
2. AWG tvegani scenarij	5.9	6.7	7.2	7.7	8.1	8.6	8.8	8.8	2.9	1.8
3. TFP tvegani scenarij	5.9	6.4	6.7	6.9	7.1	7.4	7.4	7.4	1.4	0.9
4. Čisti demografski scenarij	5.9	6.4	6.7	6.9	7.1	7.4	7.5	7.5	1.6	1.2
5. Scenarij daljšega pričakovanega trajanja življenja	5.9	6.4	6.7	6.9	7.1	7.5	7.6	7.7	1.8	1.3
6. Scenarij konstantnega zdravja	5.9	6.3	6.5	6.6	6.7	6.9	6.9	6.7	0.8	0.3
7. Scenarij izdatkov povezanih s smrtjo	5.9	6.4	6.7	6.9	7.0	7.2	7.3	7.3	1.3	/
8. Scenarij dohodkovne elastičnosti	5.9	6.5	6.8	7.1	7.3	7.7	7.8	7.9	1.9	1.3
9. Scenarij konvergence v izdatkih na prebivalca k povprečju EU27	5.9	6.4	6.7	6.9	7.1	7.4	7.6	7.6	1.6	1.4
10. Scenarij visoke delovne intenzivnosti	5.9	6.4	6.8	7.1	7.5	8.2	8.4	8.3	2.4	1.7
11. Scenarij indeksacije po komponentah izdatkov (plače, zdravila, materialni stroški itd.)	5.9	6.6	7.1	7.5	7.8	8.2	8.5	8.6	2.6	1.8
12. Scenarij ne-demografskih dejavnikov	5.9	6.8	7.4	8.0	8.5	9.3	9.9	10.2	4.3	3.1

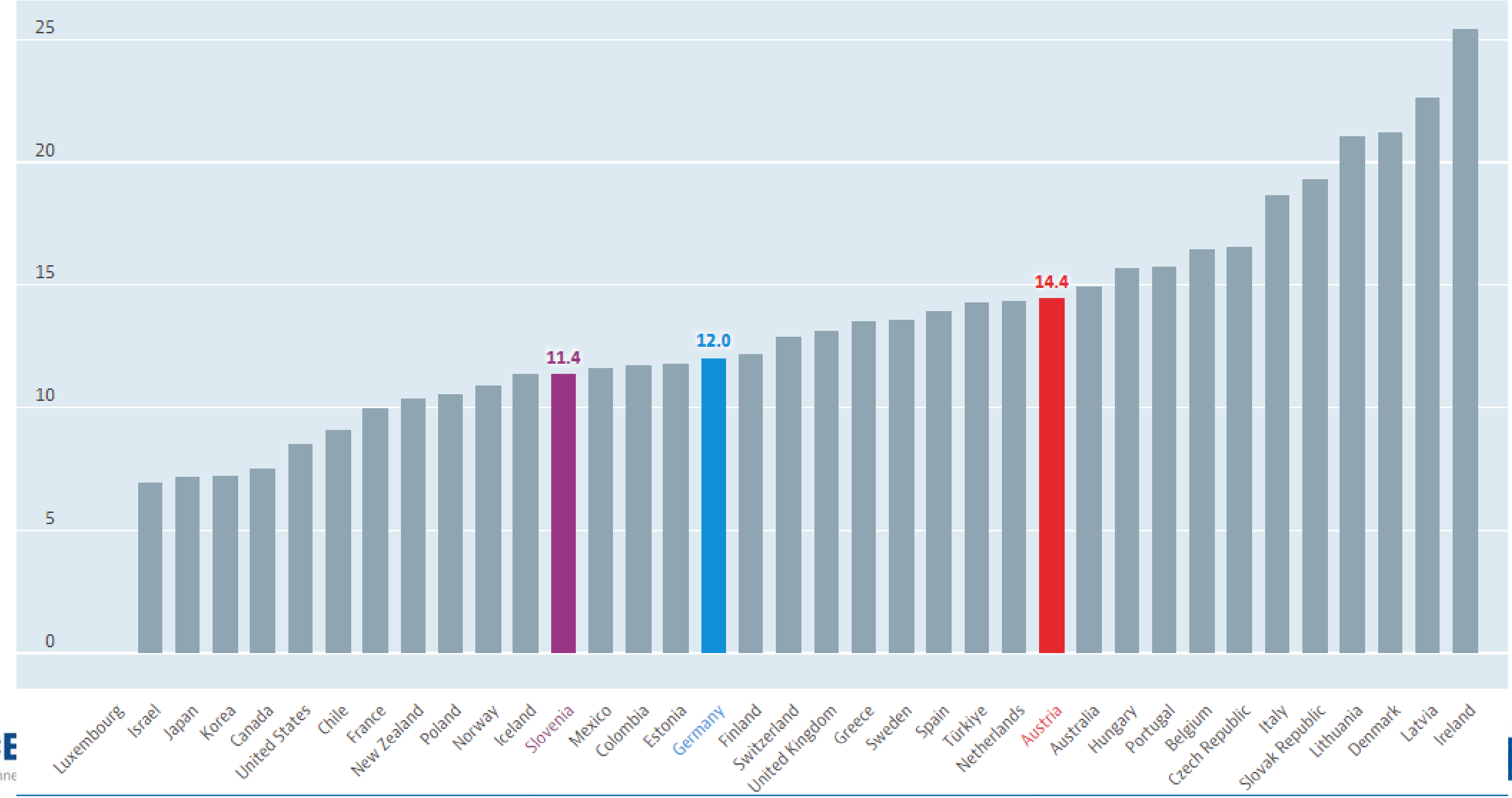
Pensions + long-term care+ health care									Difference	
									SLO	EU
V % BDP										
	2019	2025	2030	2035	2040	2050	2060	2070	2019-2070	
I. Reference scenarios	16.9	17.6	19.7	20.5	22.3	25.0	25.7	25.7	8.8	2.1
II. Pessimistic scenarios	16.9	18.2	19.7	21.8	24.2	28.1	30.0	31.3	14.4	5.3
III. Optimistic scenarios	16.9	17.6	18.6	20.0	21.4	23.4	23.6	22.9	6.0	0.3
V Mio EUR – glede na BDP iz leta 2021										
	2019	2025	2030	2035	2040	2050	2060	2070	2019-2070	
I. Reference scenarios	8,791.4	9,155.5	10,247.9	10,664.1	11,600.5	13,005.0	13,369.1	13,369.1	4,577.8	
II. Pessimistic scenarios	8,791.4	9,467.6	10,247.9	11,340.4	12,588.8	14,617.6	15,606.0	16,282.3	7,490.9	
III. Optimistic scenarios	8,791.4	9,155.5	9,675.7	10,404.0	11,132.3	12,172.7	12,276.7	11,912.6	3,121.2	

In 2030 additional **2,8 p.p. of GDP** = **1,456.5 mill EUR** (in BDP 2021 prices)

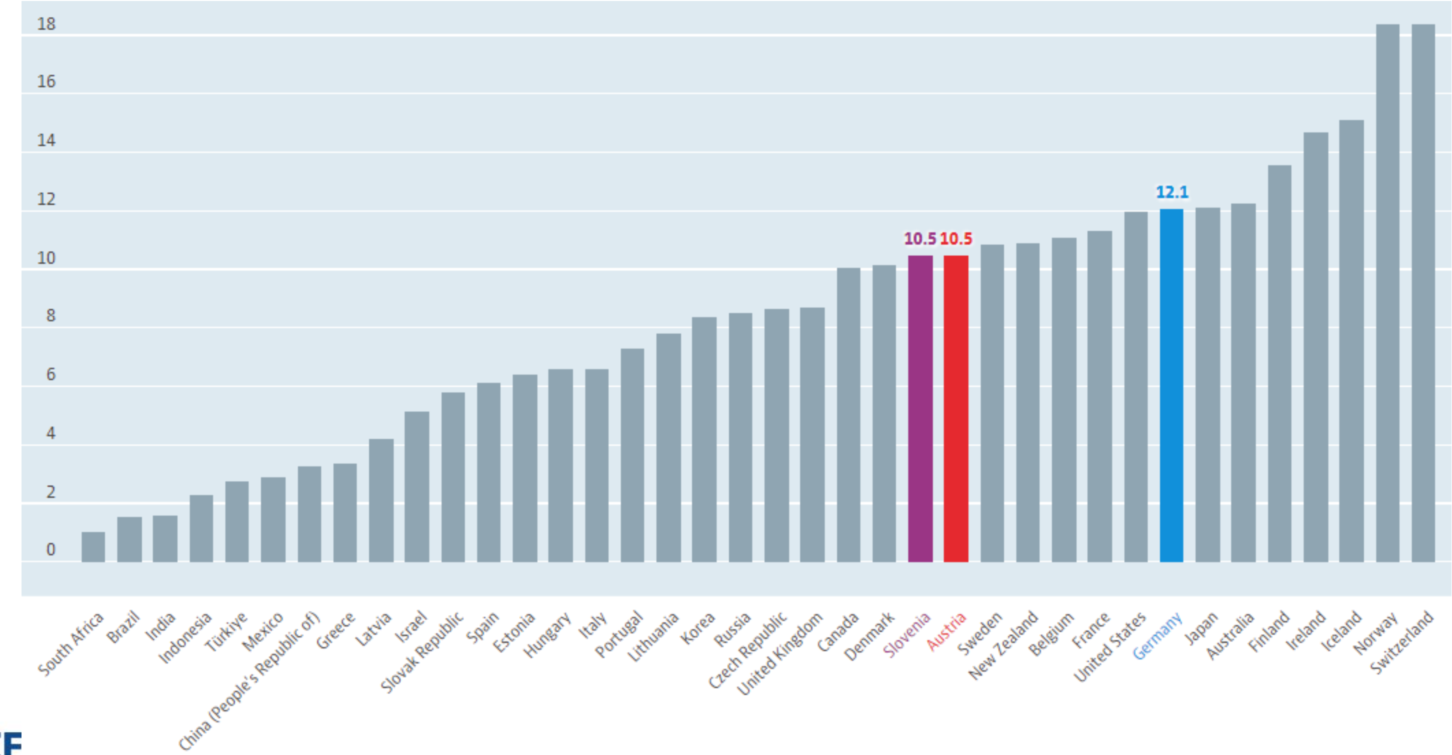
Doctors, per 1,000 inhabitants, 2021 or latest available (OECD)



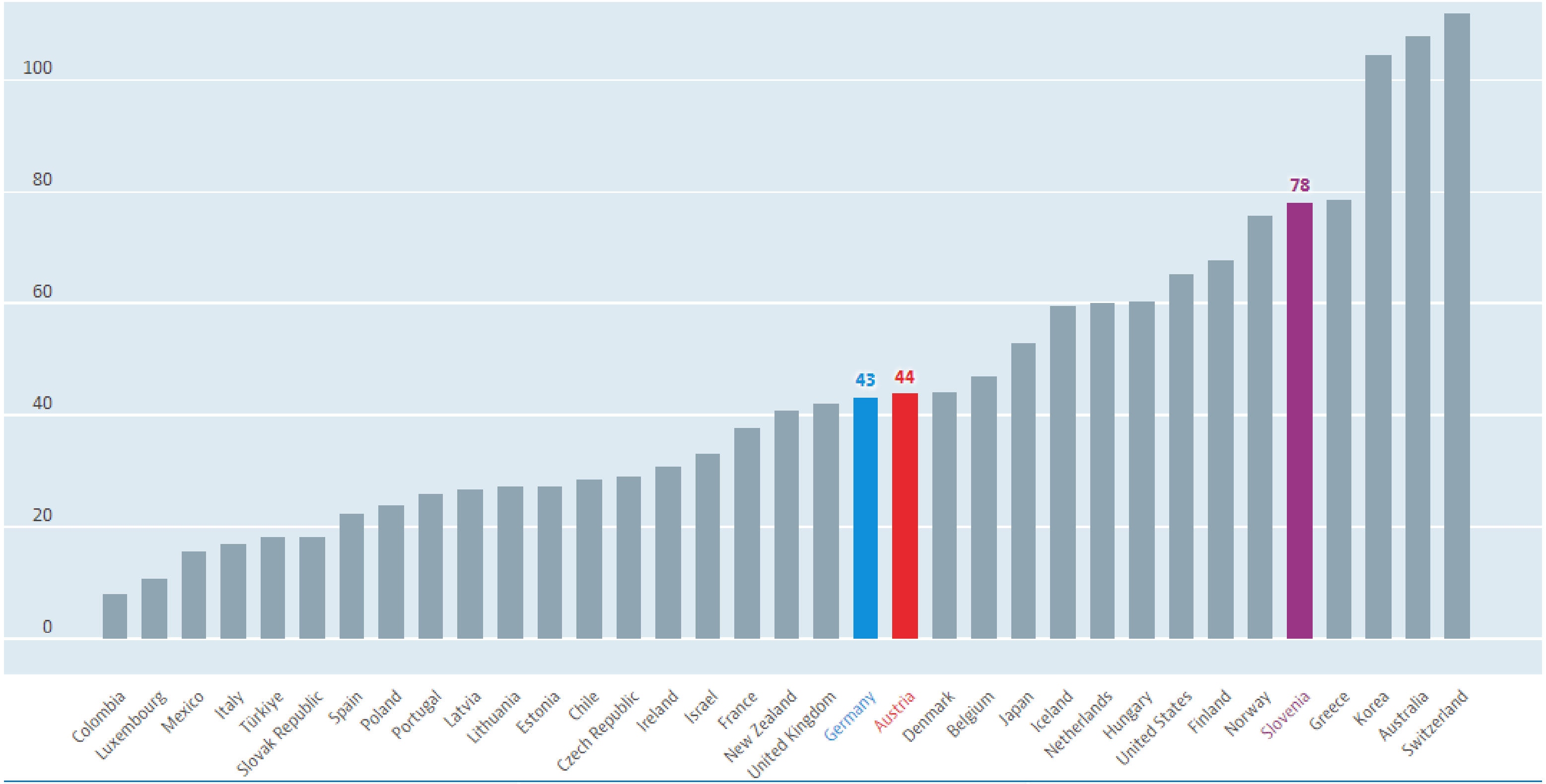
Medical graduates, per 1,00,000 inhabitants, 2021 or latest available (OECD)



Nurses, per 1,000 inhabitants, 2021 or latest available (OECD)



Nurses graduates, per 1,00,000 inhabitants, 2021 or latest available (OECD)

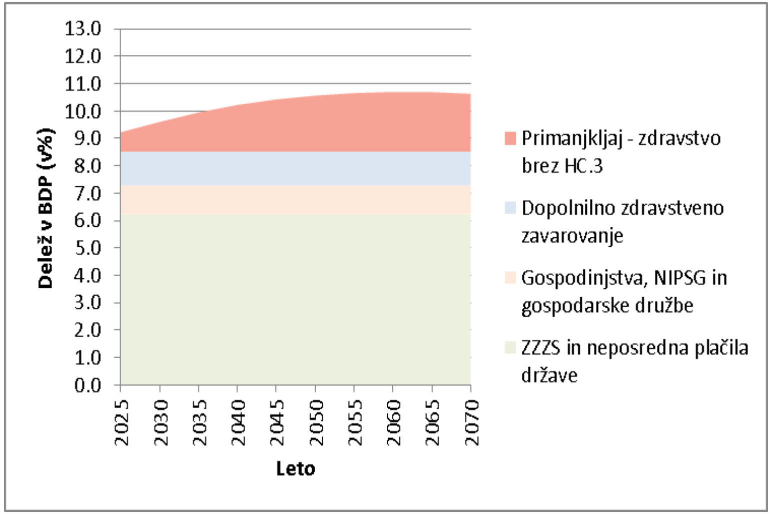


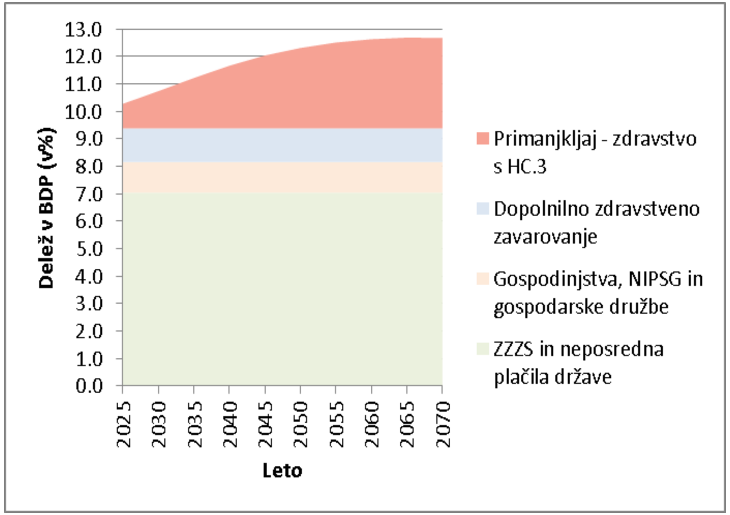
VIRI	PROJEKCIJE	Delež v BDP (%) 2019	2019	2025	2030	2035	2040	2045	2050	2055	2060	2065	2070
Skupaj		**9.39**	**4,506**	**9.39**	**9.39**	**9.39**	**9.39**	**9.39**	**9.39**	**9.39**	**9.39**	**9.39**	**9.39**
Javni (brez HC.3)		**6.23**	**2,991**	**6.23**	**6.23**	**6.23**	**6.23**	**6.23**	**6.23**	**6.23**	**6.23**	**6.23**	**6.23**
Prispevki za socialno varnost	Rast BDP	4.90	2,353	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90
Prispevek za zdravstveno zavarovanje upokojencev	Rast BDP	0.87	419	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87
Sektor država	Rast BDP	0.13	63	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13
Ostalo (NPISG + drugi prihodki ZZZS)	Rast BDP	0.32	155	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32
		0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Javni (HC.3)		**0.82**	**393**	**0.82**	**0.82**	**0.82**	**0.82**	**0.82**	**0.82**	**0.82**	**0.82**	**0.82**	**0.82**
Prispevki za socialno varnost	Rast BDP	0.40	193	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
ZPIZ	Rast BDP	0.19	90	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19
Sektor država	Rast BDP	0.23	111	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
		0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Zasebni (brez HC.3)		**2.28**	**1,095**	**2.28**	**2.28**	**2.28**	**2.28**	**2.28**	**2.28**	**2.28**	**2.28**	**2.28**	**2.28**
Dopolnilno zdravstveno zavarovanje	Rast BDP	1.22	587	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22
Gospodinjstva	Rast BDP	0.95	457	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Družbe brez zavarovalnic	Rast BDP	0.10	48	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
NPISG	Rast BDP	0.01	3	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Zasebni (HC.3)		**0.06**	**28**	**0.06**	**0.06**	**0.06**	**0.06**	**0.06**	**0.06**	**0.06**	**0.06**	**0.06**	**0.06**
Dopolnilno zdravstveno zavarovanje	Rast BDP	0.01	3	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Gospodinjstva	Rast BDP	0.05	24	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
NPISG	Rast BDP	0.00	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IZDATKI			2019	2025	2030	2035	2040	2045	2050	2055	2060	2065	2070
SKUPAJ		**9.39**	**4,506**	**10.28**	**10.74**	**11.22**	**11.66**	**12.04**	**12.31**	**12.51**	**12.63**	**12.69**	**12.68**
Skupaj zdravstveno varstvo (brez HC.3)		**7.72**	**3,704**	8.43	8.80	9.15	9.42	9.63	9.76	9.86	9.90	9.89	9.83
Javni	AWG senarij rasti izdatkov	5.44	2,609	5.94	6.20	6.44	6.64	6.78	6.88	6.94	6.97	6.97	6.93
Zasebni	AWG senarij rasti izdatkov	2.28	1,095	2.49	2.60	2.70	2.79	2.84	2.89	2.91	2.93	2.92	2.91
Skupaj storitve dolgotrajne oskrbe - zdravstveni del (HC.3)		**0.88**	**421**	**1.05**	**1.14**	**1.27**	**1.44**	**1.62**	**1.75**	**1.86**	**1.93**	**2.00**	**2.05**
Javni	AWG scenarij rasti izdatkov	0.82	393	0.98	1.06	1.19	1.35	1.51	1.64	1.73	1.81	1.87	1.91
Zasebni	AWG scenarij rasti izdatkov	0.06	28	0.07	0.08	0.08	0.10	0.11	0.12	0.12	0.13	0.13	0.14
Boleznine	Rast BDP	**0.79**	**382**	**0.79**	**0.79**	**0.79**	**0.79**	**0.79**	**0.79**	**0.79**	**0.79**	**0.79**	**0.79**
PRIMANJKLAJ SKUPAJ				**-0.89**	**-1.35**	**-1.83**	**-2.28**	**-2.65**	**-2.92**	**-3.12**	**-3.24**	**-3.30**	**-3.29**
Skupaj zdravstveno varstvo (brez HC.3)				-0.71	-1.09	-1.43	-1.71	-1.91	-2.05	-2.14	-2.18	-2.18	-2.12
Javni				-0.50	-0.77	-1.01	-1.20	-1.35	-1.44	-1.51	-1.54	-1.53	-1.49
Zasebni				-0.21	-0.32	-0.42	-0.51	-0.56	-0.61	-0.63	-0.65	-0.64	-0.63
Skupaj storitve dolgotrajne oskrbe - zdravstveni del (HC.3)				-0.18	-0.26	-0.40	-0.57	-0.74	-0.87	-0.98	-1.06	-1.12	-1.17
Javni				-0.16	-0.25	-0.37	-0.53	-0.69	-0.82	-0.92	-0.99	-1.05	-1.09
Zasebni				-0.01	-0.02	-0.03	-0.04	-0.05	-0.06	-0.07	-0.07	-0.07	-0.08
Javni				**-0.67**	**-1.01**	**-1.38**	**-1.73**	**-2.04**	**-2.26**	**-2.42**	**-2.53**	**-2.58**	**-2.59**
Zasebni				**-0.22**	**-0.34**	**-0.45**	**-0.54**	**-0.61**	**-0.66**	**-0.70**	**-0.72**	**-0.72**	**-0.70**
SKUPNA razlika izražena v milijonih EUR ob uporabi BDP iz leta 2021				-464.9	-705.7	-955.4	-1,188.1	-1,383.4	-1,525.9	-1,629.2	-1,692.6	-1,722.6	-1,716.8
Tekoči izdatki za zdravstveno varstvo (HC.1-HC.9; brez investicij in HC.3)				-372.8	-568.6	-748.0	-892.1	-997.6	-1,069.4	-1,117.3	-1,140.6	-1,136.6	-1,104.8
Storitve dolgotrajne oskrbe - zdravstveni del (HC.3)				-92.1	-137.2	-207.4	-296.0	-385.8	-456.6	-512.0	-552.0	-586.0	-612.0
Tekoči izdatki za zdravstveno varstvo (HC.1-HC.9; brez investicij in HC.3)				-372.8	-568.6	-748.0	-892.1	-997.6	-1,069.4	-1,117.3	-1,140.6	-1,136.6	-1,104.8
Javni				-262.6	-400.5	-527.0	-628.4	-702.8	-753.3	-787.1	-803.5	-800.7	-778.3
Zasebni				-110.2	-168.0	-221.1	-263.7	-294.8	-316.1	-330.2	-337.1	-335.9	-326.5
Storitve dolgotrajne oskrbe - zdravstveni del (HC.3)				-92.1	-137.2	-207.4	-296.0	-385.8	-456.6	-512.0	-552.0	-586.0	-612.0
Javni				-86.0	-128.1	-193.6	-276.4	-360.2	-426.3	-478.0	-515.4	-547.1	-571.4
Zasebni				-6.1	-9.1	-13.8	-19.6	-25.6	-30.3	-34.0	-36.6	-38.9	-40.6
JAVNI				**-348.6**	**-528.6**	**-720.6**	**-904.8**	**-1,063.0**	**-1,179.6**	**-1,265.1**	**-1,318.9**	**-1,347.8**	**-1,349.7**
ZASEBNI				**-116.3**	**-177.1**	**-234.8**	**-283.3**	**-320.4**	**-346.3**	**-364.2**	**-373.7**	**-374.8**	**-367.1**

AWG reference scenario- deficit (in BDP 2021 prices)

Health-care

Health care + long-term care (health)





in 2030 additional 0,77% BDP = **400,5 mill EUR**
in 2070 additional1,49% BDP = **778,3 mill EUR**

in 2030 additional 1,01% BDP = **528,6 mill EUR**
in 2070 additional 2,59% BDP =**1.349,7 mill EUR**

in BDP 2021 prices

in 2030 additional 0,32% BDP =**168,0 mill EUR**
in 2070 additional 0,63% BDP =**326,5 mill EUR**

in 2030 additional 0,34% BDP = **177,1 mill EUR**
in 2070 additional 0,70% BDP =**367,1 mill EUR**

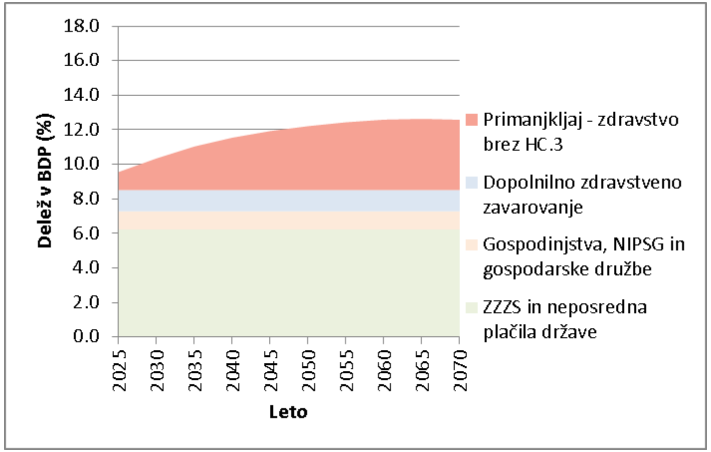
in 2030 **568,5 mill EUR**
in 2070 **1.104,8 mill EUR**

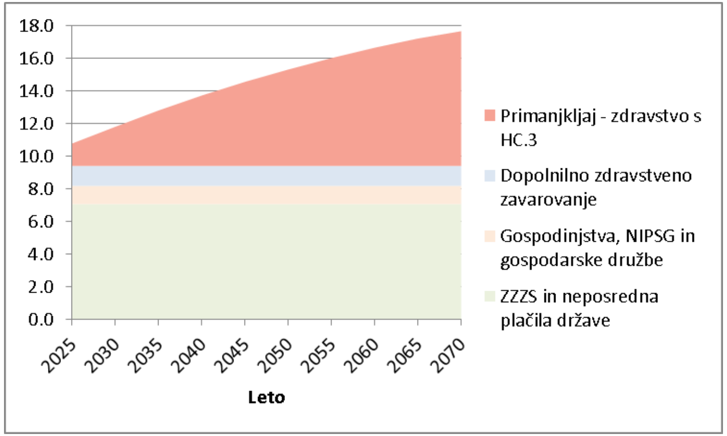
in 2030 **705,7 mill EUR**
in 2070 **1.716,8 mill EUR**

AWG risk scenario - deficit (in BDP 2021 prices)

Health-care

Health care + long-term care (health)





in 2030 additional 1,29% BDP = **673,9 mill EUR**
in 2070 additional 2,86% BDP = **1.495,7 mil EUR**

in 2030 additional 1,82% BDP = **949,0 mill EUR**
in 2070 additional 6,77% BDP = **3.535,4 mill EUR**

in BDP 2021 prices

in 2030 additional 0,54% BDP = **282,7 mill EUR**
in 2070 additional 1,20% BDP = **627,5 mill EUR**

in 2030 additional 0,58% BDP = **302,3 mill EUR**
in 2070 additional 1,48% BDP = **772,5 mill EUR**

in 2030 **956,7 mill EUR**
in 2070 **2.123,1 mill EUR**

in 2030 **1.251,3 mill EUR**
in 2070 **4.307,9 mill EUR**

Projected deficit

	2030	2070
AWG reference scenario*:	1.01% GDP (528,6 mill EUR)	2.59% GDP (1.349,7 mill EUR)
AWG risk scenario:	1.82% GDP (949,0 mio EUR)	6.77% GDP (3.535,4 mio EUR)

Social security contributions

- **Pension**
  - employee: 15,5%
  - employer: 8,85%
  - 24,35%

- **Health**
  - employee : 6,36%
  - employer : 7,09%
  - 13,45%

- **Employment**
  - employee : 0,14%
  - employer : 0,06%
  - 0,20%

- **Parental care**
  - employee : 0,10%
  - employer : 0,10%
  - 0,20%

Overall:

- employee : 22,10%
- employer : 16,10%
- 38,20%

- **No ceiling for regular employees**
- **Ceiling for the self-employed at 3.5 X average gross national wage (82.700 EUR in 2023)**

Funded by the European Union

1. Increase of SSC rate for health

+ 2,53 o.t.

+ 6,46 o.t.

	2021 (% bruto plače/prispevki v mio. EUR)	2025	2030	2035	2040	2045	2050	2055	2060	2065	2070
Stopnja prispevkov za zdravstvo (%) - SKUPAJ	13.45	15.12	15.98	16.90	17.78	18.54	19.10	19.51	19.76	19.90	19.91
Za zdravstvo (HC.1-HC.9, brez investicij in HC.3)		14.71	15.37	15.97	16.46	16.81	17.06	17.22	17.30	17.28	17.18
Za dolgotrajno oskrbo - zdravstveni del (HC.3)		0.41	0.61	0.93	1.32	1.72	2.04	2.29	2.47	2.62	2.74
Povečanje socialnih prispevkov za zdravstvo (mio. EUR) - SKUPAJ	2809.2	348.6	528.6	720.6	904.8	1063.0	1179.6	1265.1	1318.9	1347.8	1349.7
Za zdravstvo (HC.1-HC.9, brez investicij in HC.3)		262.6	400.5	527.0	628.4	702.8	753.3	787.1	803.5	800.7	778.3
Za dolgotrajno oskrbo - zdravstveni del (HC.3)		86.0	128.1	193.6	276.4	360.2	426.3	478.0	515.4	547.1	571.4
Izpad dohodnine (mio EUR) - SKUPAJ		**-83.0**	**-125.3**	**-170.4**	**-213.2**	**-249.3**	**-276.5**	**-295.7**	**-307.7**	**-314.6**	**-315.0**
Za zdravstvo (HC.1-HC.9, brez investicij in HC.3)		-62.5	-95.0	-124.6	-148.0	-164.8	-176.6	-184.0	-187.4	-186.9	-181.7
Za dolgotrajno oskrbo - zdravstveni del (HC.3)		-20.5	-30.4	-45.8	-65.1	-84.5	-99.9	-111.7	-120.2	-127.7	-133.4
Dodatna zasebna sredstva (dodatno k tem, ki so že vključena v projekcije) (v mio. EUR) SKUPAJ		116.3	177.1	234.8	283.3	320.4	346.3	364.2	373.7	374.8	367.1
Izdatki za zdravstvo (HC.1-HC.9, brez investicij in HC.3)		110.2	168.0	221.1	263.7	294.8	316.1	330.2	337.1	335.9	326.5
Dolgotrajna oskrba - zdravstveni del (HC.3)		6.1	9.1	13.8	19.6	25.6	30.3	34.0	36.6	38.9	40.6
Dodatna sredstva za pokrivanje primanjkljaja - SKUPAJ		464.9	705.7	955.4	1188.1	1383.4	1525.9	1629.2	1692.6	1722.6	1716.8
Izdatki za zdravstvo (HC.1-HC.9, brez investicij in HC.3)		372.8	568.6	748.0	892.1	997.6	1069.4	1117.3	1140.6	1136.6	1104.8
Dolgotrajna oskrba - zdravstveni del (HC.3)		92.1	137.2	207.4	296.0	385.8	456.6	512.0	552.0	586.0	612.0

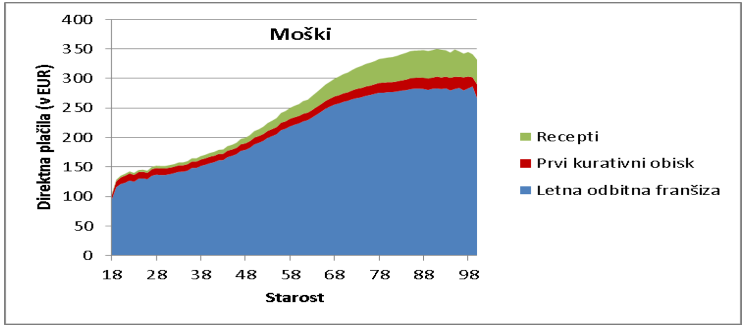
2. Co-payment and annual deductible

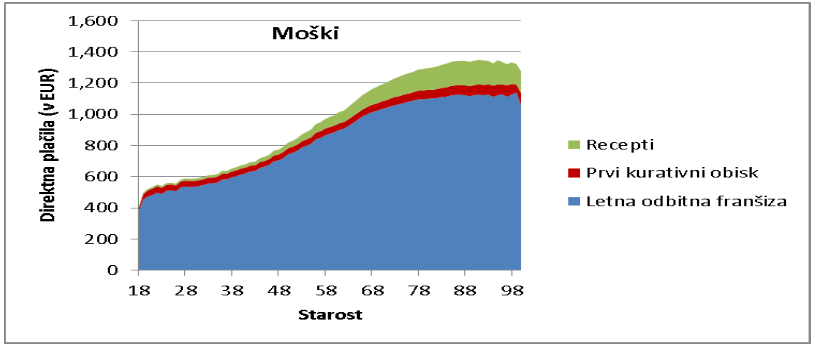
	2025	2070
- Co-payment- receipt:	2 EUR	7,7 EUR
- Co-payment- first visit to a doctor	10 EUR	38,7 EUR
- Annual deductible:	297 EUR	1.184,0 EUR

2. Co-payment + annual deductible, average values, by age

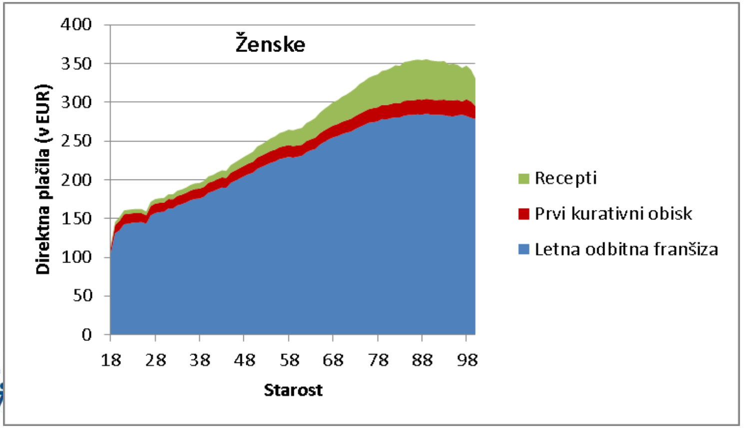
2025 | **2070**

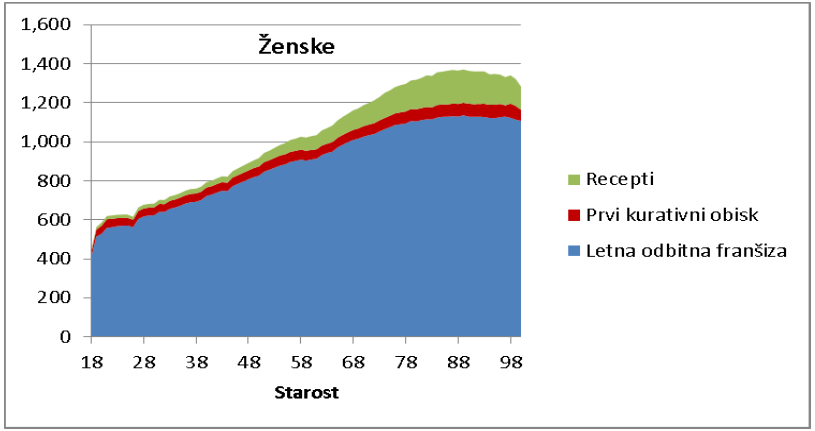
Men





Women





3. Deficit covered by the central government budget

	2030	2070
AWG reference scenario*:	1.01% GDP (528,6 mill EUR)	2.59% GDP (1.349,7 mill EUR)
AWG risk scenario:	1.82% GDP (949,0 mio EUR)	6.77% GDP (3.535,4 mio EUR)

Conclusions

- Demographic changes bring real public-financial consequences
- Presented projections can hardly be realized due to limited sources
- Healthcare, pensions and long-term care are inextricably linked
- Where to get the necessary funds?