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## **The equalization scheme of the residual voluntary health insurance in Slovenia**

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**Abstract:** Residual voluntary health insurance in Slovenia covers the difference between the (recognised) value of the health service and the part of this value that is payed by the compulsory health insurance. From the inception of compulsory health insurance in 1992, residual voluntary health insurance has open enrolment. From 2006 community rating applied, as well as an equalization scheme with which the differences in health services expenses, arising from the different structures of the insurees of the single insurance undertakings regarding age and gender, shall be equalized. The equalization scheme of the residual voluntary health insurance in Slovenia is presented, along with a detailed explanation of the formulae required for the computation.

**Keywords:** Residual voluntary health insurance, equalization scheme, claims equalization, risk equalization.

## **Izravnalna shema dopolnilnega prostovoljnega zdravstvenega zavarovanja v Sloveniji**

**Povzetek:** Dopolnilno prostovoljno zdravstveno zavarovanje v Sloveniji pokriva razliko med (prepoznano) vrednostjo zdravstvenih storitev in delom te vrednosti, plačanim iz obveznega zdravstvenega zavarovanja. Vse od začetka obveznega zdravstvenega zavarovanja v letu 1992 je dopolnilno zdravstveno zavarovanje prostovoljno. Od 2006 se uporablja rating posameznih skupnosti, pa tudi izravnalna shema, s katero se izravnavajo razlike v stroških zdravstvenih storitev, ki izhajajo iz različnih struktur zavarovancev posameznih zavarovalnih dejavnosti, ki upoštevajo starost in spol. Predstavljena je izravnalna shema prostovoljnega zdravstvenega zavarovanja v Sloveniji, pa tudi podrobna razlaga formul, uporabljenih v izračunih.

**Ključne besede:** Dopolnilno prostovoljno zdravstveno zavarovanje, izravnalna shema, izravnava zahtev, izravnava tveganj.