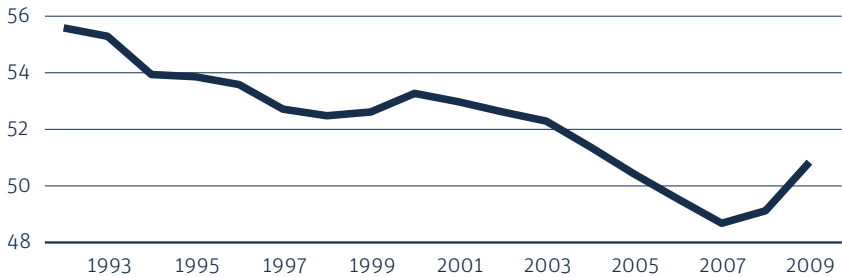
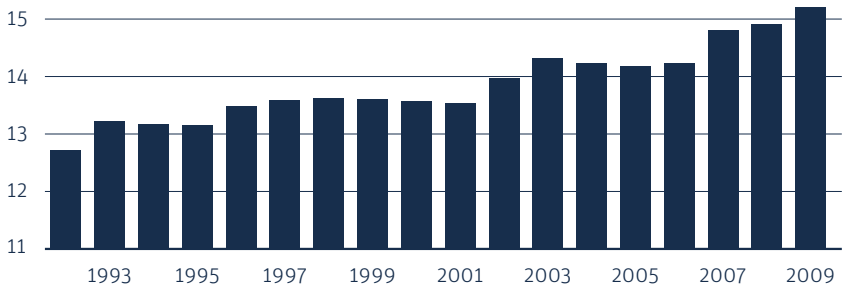


The Financing of the Statutory Health Insurance System (SHI)

Employee wages as percent of GDP



SHI contribution rate in percent



Since 1 July 2009 a standard contribution rate of 14.9 percent has applied; for detailed data, see Appendix, page 59
Source: Federal Statistical Office, BMG

For years, statutory health insurers (SHI) have been faced with the problem of increasing expenditures and decreasing revenues. One important reason for the striking increase in SHI contribution rates is the weaker growth in employee wages, which form the most important basis for financing SHI. Between 1992 and 2007, employee wages as a share of gross domestic product (GDP) decreased from almost 60 to less than 49 percent. Only in 2009 did income from business and investments fall more steeply than employee wages, leading to an increase in the share of GDP for these wages. Average SHI contribution rates increased over the same period from 12.7 to over 15 percent.