

## **PRESS RELEASE**

### **BFF BANKING GROUP REPORT COMPARES THE HEALTHCARE SYSTEM IN POLAND WITH OTHER EUROPEAN COUNTRIES**

**Debt in Healthcare system remains a key issue for all the Countries compared in the Report. The total indebtedness of public healthcare entities in Poland amounts to approximately € 2.7 billion**

*Warsaw, April 2, 2019 – BFF Banking Group – the leading financial services provider to suppliers of the European Healthcare and Public Administration sectors – released today the Report “Financing healthcare and the quality of the system for patient. Diagnosis from Poland and other European Countries”.*

The Report aims to promote a broader and constructive discussion on trending topics in the field of health. To this purpose, it compares the Healthcare system in Poland – where the Group operates since 2016 – with selected European Countries, namely Italy, Croatia, the Czech Republic, Greece, Portugal, Slovakia and Spain.

Despite recent polls in Poland see encouraging scores with patients’ satisfaction registering the best result since 2009, healthcare system is still scoring low if compared to other European Countries and might be improved.

According to the Euro Health Consumer Index (EHCI) 2018, the Polish healthcare system is scoring low, ranking 32 out of 35 Countries surveyed, and earning 585 points out of a possible 1,000. The Polish EHCI score is not only critical when compared to the Western European Countries, but also to its neighboring as Slovakia – 17th with 722 points – and the Czech Republic, 14th with 731 points.

The management of the debt remains the key issue as healthcare costs increase worldwide, driven also by the ageing population. For this reason, regardless of the level of the debt, all European Countries are working to identify the solutions to minimize its entity and the impact over patients’ satisfaction. It is worth looking more closely at the debt of hospitals, which usually accounts for the largest part of the debt of the health service. In Poland, for instance, the total indebtedness of public healthcare facilities (Pol. SPZOZ) amounted to PLN 11.75 billion at the end of 2017 (approximately € 2.7 billion).

The Report shows that – regardless of the noticeable recent public spending increase on healthcare in Poland – the pace is still slow: it remains one of the lowest healthcare investments level in Europe and the lowest among the Countries compared within the

Report. In 2017, Poland spent nearly US\$ 2,000 per statistical citizen; while the Countries selected for the Report spend on average US\$ 2,711, and the OECD Countries US\$ 4,003.

**Radosław Moks, Member of the Management Board, BFF Banking Group in Poland,** says: *“A comparison of healthcare expenditures and patients’ perception of the healthcare system shows that low investments do not necessarily mean inefficient systems for patients. Slovakia and the Czech Republic, along with Portugal, spend US\$ 2,200–2,800 per citizen on health, but rank higher in efficiency than Poland, which spends around US\$ 2,000 per capita, and Spain and Italy, US\$ 3,500 per citizen. In this respect we see that, according to 2018 EHCI ranking, all the Countries compared within the Report have room for improvement. Opportunities may come from out-patient care, e-health, AI and new technologies in general.”*

**Michele Antognoli, Head of International Markets, BFF Banking Group,** comments: *“European Healthcare is going through a period of enormous change, as it is estimated that new medical technologies will account for a larger share of the healthcare expenses. Our Report highlights that investments in innovation not only contribute to the reduction in the costs of hospital treatments, but they play a pivotal role in shaping the future and the quality of healthcare.”*

For more information please refer to the full version of report:  
<https://pl.bffgroup.com/en/papers-and-other-documents>

\*\*\*

#### **BFF Banking Group**

BFF Banking Group, listed on the Milan Stock Exchange since 2017, is the leading player specialised in the management and non-recourse factoring of trade receivables due from the Public Administrations in Europe. The Group operates in Italy, Poland, Czech Republic, Slovakia, Spain, Portugal, Greece and Croatia. In 2018 it reported a consolidated Adjusted Net Profit of € 91.8 million, with a 10.9% Group CET1 ratio at the end of December 2018. [www.bffgroup.com](http://www.bffgroup.com)

#### **Media Contacts:**

##### **MSL**

Tomasz Błaszczuk  
[tomasz.blaszczuk@mslgroup.com](mailto:tomasz.blaszczuk@mslgroup.com)  
+48 533 322 202

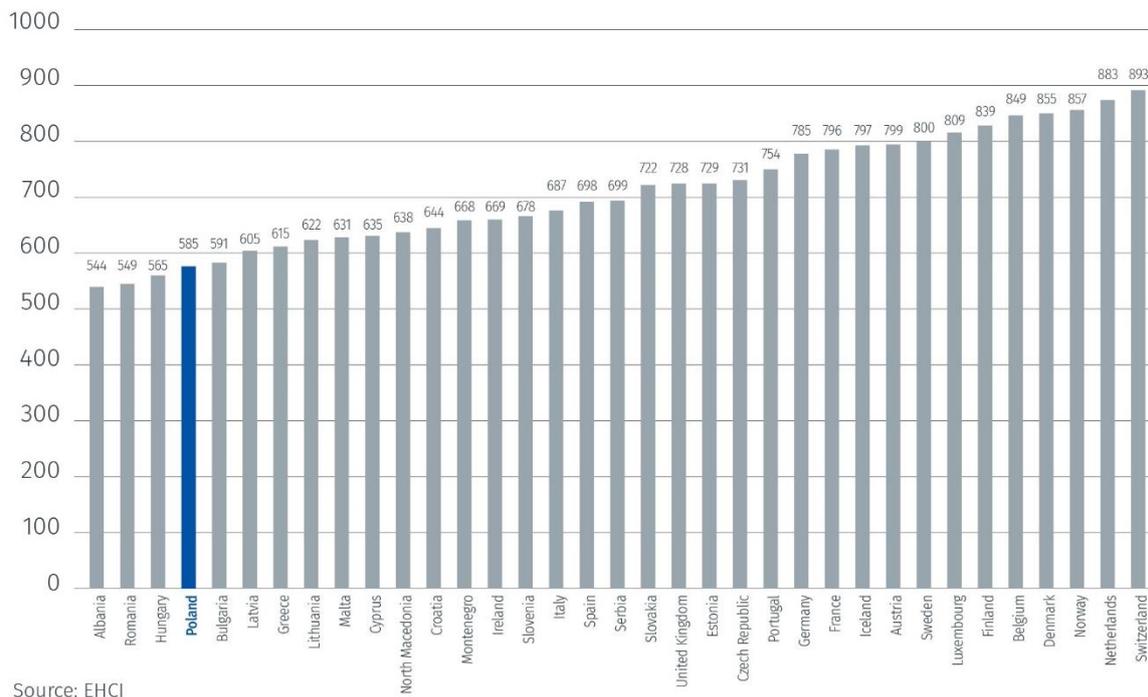
Elżbieta Czerwińska  
[elzbieta.czerwinska@mslgroup.com](mailto:elzbieta.czerwinska@mslgroup.com)  
+48 533 533 782

##### **BFF Banking Group**

Alessia Barrera, Head of Group Communications  
[newsroom@bffgroup.com](mailto:newsroom@bffgroup.com)  
+39 02 49905 616

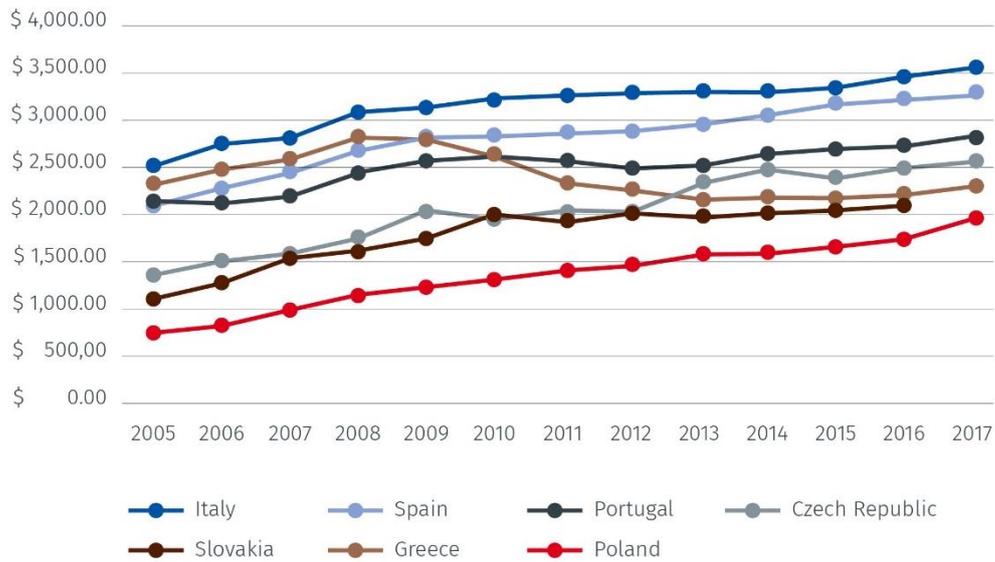
## ANNEXES

### Euro Health Consumer Index (EHCI) 2018 Results (Figure 1 from the Report)



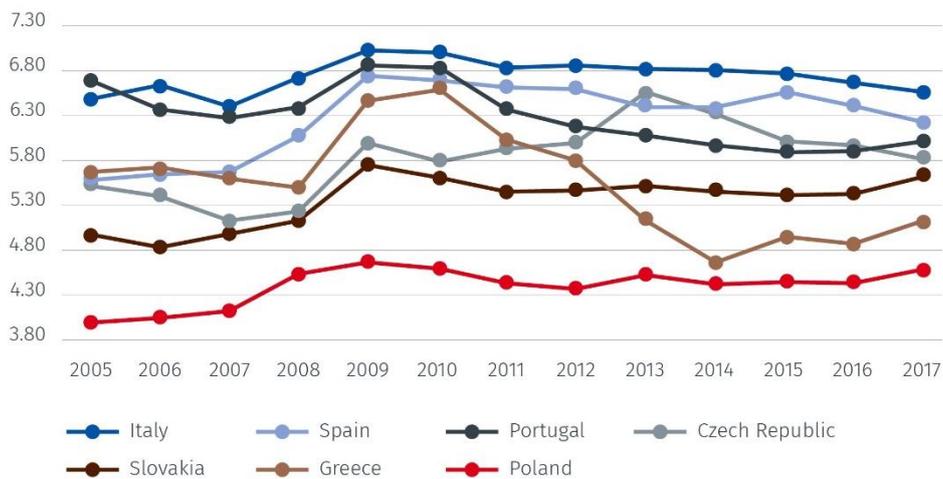
Source: EHCI

**Dynamics of healthcare expenditures per capita in Poland and the comparison Countries**  
(Figure 16 from the Report)



Source: OECD

**Dynamics of expenditure on healthcare: percentage of GDP, public funds**  
(Figure 19 from the Report)



Source: OECD