

# LONG-TERM CARE FOR THE ELDERLY IN CROATIA



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## Background

- Croatian population is experiencing a trend of progressive ageing (20.1% in 2018, 19.7% EU average respectively)
- Costs for Long-Term Care (LTC) are becoming a challenge for all Member States (MS) and the aim of this analysis is to explore expenditure for health component of LTC in Croatia

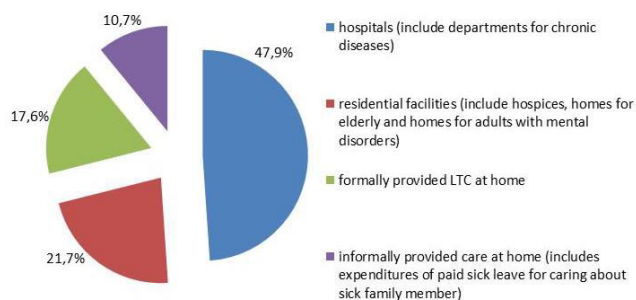
## Material & Methods

- Health expenditure data for LTC in Croatia in 2017, classified according to System of Health Accounts (SHA) methodology
- Expenditures for health's LTC including palliative care were analysed according to financing schemes and according to providers which covered the costs.

## Results

- **Total expenditures for health component of LTC** in Croatia in 2017: 3.1% of current health expenditures (761 million HRK)
- **LTC's health care expenditures according to the financing schemes:**
  - public expenditures (including government and social insurance) : 94.7%
  - out-of-pocket expenditures: 4.3%
  - voluntary health insurances 1.0%

LTC's health care expenditures according to the providers (%)



## Conclusion

- Population trend in Croatia indicates progressive ageing and future rising of LTC expenditures.
- The public expenditure for health component of LTC is only part of the full costs of LTC, without social beneficiaries, out-of-pocket for ADL and/or IADL and informal care costs.
- Unpaid informal care is not included in the fiscal sustainability analysis in the SHA.
- Older people with similar LTC needs can face significantly different out-of-pocket costs, depending on which MS they live in.