

An excerpt from:

*Better Health & Social Care: How are Co-ops & Mutuals Boosting Innovation & Access Worldwide?*

An International survey of co-ops and mutuals at work in the health and social care sector (CMHSC14)

Volume 2: National Cases

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For the research framework, the analysis of the national cases, and other research components, including a description of the research team members, refer to Volume 1: Report.

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## HEALTH SYSTEM

Poland<sup>1</sup> has a good standard of compulsory, state-funded health care. Medical staff are extremely well trained and health care in Poland is available to all citizens and registered long-term residents. The Ministry of Health is in overall charge of policy and regulation of the health care system and the National Health Fund. The Ministry's regional branches assist with the management of the health care insurance scheme. Private health care is also available. Many citizens prefer it to avoid the long waits imposed by the State system.

The State health care system is funded in two ways: through government budget allocations to health care and through compulsory individual contributions to the State health care insurance scheme.

Few cooperatives and mutuals are active in the Polish health sector. There are some doctor cooperatives, pharmacy cooperatives, and mutuals, however.

## DOCTOR COOPERATIVES

Doctor cooperatives are part of the worker cooperative sector, according to the apex organization for Polish cooperatives.<sup>2</sup> The search engine of the National Auditing Union of Workers Cooperatives (their apex body) lists<sup>3</sup> 17 doctor cooperatives among 188 associated worker cooperatives and more than 17,000 cooperatives overall.

In light of this, it is correct to conclude that their participation in both the cooperative sector and the medical sector is negligible, and they do not seem to be growing more popular.<sup>4</sup>

## PHARMACY COOPERATIVES

In Poland no cooperative is active in the pharmacy sector as wholesaler, nor are there any cooperative pharmacies. However, a relatively relevant sector for the cooperative movement in this country is pharmaceutical manufacture. In fact, there are at least six cooperatives in this field, some of them extremely modern and with a significant market position.

### Cooperative Drug Producer Data<sup>5</sup>

Name	Country of manufacture	Employees	Turnover
UNIAPharmaceutical Plant Co-op in Warsaw	Poland	264	\$20,296,506 USD (estimated)
FILOFARM Pharmaceutical Workers' Cooperative in Bydgoszcz	Poland	124	\$11,597,184 USD (2007)
SPEFA Chemistry and Pharmacy Cooperative in Warsaw	Poland	105	\$6,955,633 USD (2008 - projected)
SEPTOMA Chemical and Pharmaceutical Workers' Cooperative in Zabki	Poland	36	\$771,341 USD (2007)
GALENA Pharmaceutical Manufacturing Cooperative in Wroclaw	Poland	140	\$11,597,525 USD (2007)
LABOR Pharmaceutical and Chemical Workers' Cooperative in Wroclaw	Poland	48	\$3,477,651 USD (2007)
<b>Total</b>		<b>717</b>	<b>\$54,698,732 USD<sup>6</sup></b>

Population (in thousands): 38,211

Population median age (years): 38.55

Population under 15 (%): 14.91

Population over 60 (%): 20.48

Total expenditure on health as a % of Gross Domestic Product: 6.7

General government expenditure on health as a % of total government expenditure: 11.1

Private expenditure on health as a % of total expenditure: 29.9

### HEALTH MUTUAL ORGANIZATIONS

In Poland, we identified only one mutual involved in the health sector: **TUW SKOK**<sup>7</sup> based in Sopot, and operating since 1995. It offers a selected range of property and casualty products, including car insurance. Premiums for 2012 totaled \$70,963,868 USD. The membership stands at 865,000. Health premiums are reported to account for less than 5% of TUW SKOK's total premiums.

### SOURCES

<sup>1</sup> Europe-cities.com. 2014. "Poland: Healthcare in Poland." Retrieved August 14, 2014 (<http://www.europe-cities.com/en/633/poland/health/>).

<sup>2</sup> Krajowa Rada Spółdzielcza. 2014. Website. Retrieved August 14, 2014 (<http://www.krs.org.pl>).

<sup>3</sup> Związek Lustracyjny Spółdzielni Pracy. 2014. Website. Retrieved August 14, 2014 (<http://www.zlsp.org.pl/english.php5>).

<sup>4</sup> This is also the view of Grzegorz Buczkowski, our resource person in Poland in the data collection process. He works in a Polish mutual.

<sup>5</sup> Includes both direct and indirect drug production. Cooperative Europe. 2009. "Mapping Exercise: Cooperatives working in the Pharmacy Sector in Europe." Presented at the European seminar "Cooperative enterprises in the pharmacy sector, opportunities and challenges," Rome, 30-31. P. 10. Retrieved August 14, 2014 ([http://static.correofarmaceutico.com/docs/2009/07/270709Informe\\_Cooperative\\_Europe.pdf](http://static.correofarmaceutico.com/docs/2009/07/270709Informe_Cooperative_Europe.pdf)).

<sup>6</sup> This is an estimate, as the data refers to different years. However, it is indicative of the business volume.

<sup>7</sup> "TUW" is the Polish abbreviation for Towarzystwo Ubezpieczeń Wzajemnych (Mutual Insurance Society). For more details, see the website of the society (in English): Skok ubezpieczenia. 2014. Website. Retrieved August 14, 2014 (<http://www.skokubezpieczenia.com/>).