

**Question for written answer E-000389/2023
to the Commission**

Rule 138

Dimitrios Papadimoulis (The Left)

Subject: Inadmissible and opaque methods of calculating the annual adjustment of long-term health insurance premiums

Under Article 268 of Law 4738/2020¹, the Greek Government set out a number of framework provisions for the annual adjustment of long-term health insurance premiums. For this purpose, Presidential Decree 13/2022², which was adopted pursuant to the above Article, introduces the concept of the single health index (EDY), to be established by the Institute for Economic and Industrial Research (IOBE).

Since 2017³, the IOBE has contested the use of the ELSTAT health price index (DTY) for insurance premium adjustments, despite the fact that the Greek courts have ruled it compatible with Law 2251/1994⁴, declaring provisions not based on it to be opaque and inadmissible⁵. The new framework provisions have been criticised by the Consumer Association⁶ the Greek Institute of Insurance Brokers⁷ and others⁸ for the resulting increase in premiums and for lack of transparency. A report drawn up by the Greek Parliament's research body⁹ also questions the compatibility of the single health index with Directive 93/13/EEC¹⁰.

In view of this:

1. Can the Commission say whether EU framework provisions¹¹ requiring policyholders to be informed in simple, understandable and transparent terms regarding matters such as the cost of the insurance products and adjustments thereto are being complied with?
2. Does the use of the single health index satisfy the requirements of Directive 93/13/EEC?

Submitted: 8.2.2023

¹ Greek Government Gazette Series A 207/27.10.2020.

² Greek Government Gazette Series A 30/25.02.2022.

³ http://iobe.gr/docs/research/RES_05_A_19042017_REP_GR.pdf

⁴ Transposition of Directive 93/13/EEC

⁵ See, for example, Athens Appeal Court Judgment 74/2022, and Athens Court of First Instance Judgments 1227/2016 and 4065/2015.

⁶ <https://www.capital.gr/epikairota/3488161/ekpoizo-na-aposurei-i-kubernisi-ti-ruthmisi-peri-anaprosarmogis-ton-asfalistron-apo-to-ptoxeutiko-dikaio>

⁷ <https://insuranceinnovation.gr/forum/ta-nea-ton-sylogon/enosi-asfalistikon-diamesolaviton-ellados/epistoli-tis-eade-sto-ng-eboriou-gia-tin-antithesi-tis-sti-rythmisi-peri-anaprosarmogis-asfalistron/>

⁸ https://www.efsyn.gr/themata/thema-tis-efsyn/359603_oi-ayxiseis-ton-idiotikon-asfalistron-kai-o-deiktis-toy-iobe, <https://www.kathimerini.gr/economy/561744019/erchontai-megales-ayxiseis-sta-palia-asfalistiria-ygeias/>

⁹ <https://www.hellenicparliament.gr/UserFiles/7b24652e-78eb-4807-9d68-e9a5d4576eff/11593369.pdf>

¹⁰ See Articles 3 and 5 of Directive 93/13/EEC and annex thereto.

¹¹ Solvency II and Insurance Distribution Directives