

Mandatory health insurance and visiting a doctor in Poland

In most countries, when applying for a visa at a Polish consulate you will have to submit together with your visa application, a health insurance policy. Usually, the consulates require an insurance policy for at least 30,000 EUR valid for one year.

Unfortunately, this type of insurance in many cases does not allow free treatment in state health units in Poland. That is why we recommend all our international students upon their arrival in Poland to take out insurance in the Polish National Health Fund (NFZ) - it is an insurance system in which all working Poles and their families are insured.

Non-EU students without Polish Card (*Karta Polaka*) or a Polish consul's decision confirming your Polish ancestry

If you come from a country which is not a member of the European Union (and you do not have the Polish Card or a Polish Consul's decision on Polish origin), you can take out voluntary insurance with the NFZ. To do this:

STEP 1. Visit us at the International Students and Mobility Office

(building at 1-2 Wały Chrobrego street, room 102) and fill in the ZUS ZZA form.

STEP 2. Go to the NFZ (National Health Fund) and sign the contract.

Address: Zachodniopomorski Oddział NFZ w Szczecinie, ul. Arkońska 45.

Getting there:

- due to the road works currently being carried out, you should check the possible options of getting there at <https://jakdojade.pl/szczecin> – set Plac Rodła as your starting point, as this will give you more transport options;
- you can also get there by city bike (a bike station is opposite the NFZ).

Remember to take with you:

- the ZUS ZZA form,
- your passport,
- your student ID card.

Sign the contract with the NFZ - in the NFZ you will receive information in Polish and English. You will have to sign the contract in Polish, but you can receive an English translation.

STEP 3. Go to ZUS (Social Insurance Institution) to get an insurance declaration and account number.

Address: Zakład Ubezpieczeń Społecznych, ul. Matejki 22 (on Rodła Square, next to Galaxy shopping centre), first floor (customer service room).

Before entering, collect a ticket from the ticket dispenser to the SKŁADKI/UBEZPIECZENIA (PREMIUMS/INSURANCE) desk and then the SKŁADANIE DOKUMENTÓW (FILING DOCUMENTS) desk - you will receive a ticket with the letter A.

Remember to take with you:

- the contract with the NFZ (National Health Fund),
- the ZUS ZZA form,
- your passport,
- your student ID card.

At the desk, tell the clerk (or show the following 3 sentences in green) that:

- you want to collect the declaration for the current month
(PL: *proszę o deklarację za ten miesiąc*) and/or,
you want to collect the declaration for the current month and 4 consecutive months (thanks to this you will not have to go to ZUS every month to collect the declaration, but only after 4 months, for example). After this date you will have to go to ZUS for further declarations for subsequent months;
(PL: *proszę o deklaracje za najbliższe 5 miesięcy*)
- you ask for an individual bank account number to which you will transfer money for the insurance premium
(PL: *proszę o podanie mi indywidualnego rachunku bankowego na który będę wpłacać składki*)

STEP 4. Pay the insurance premium

by paying the amount due to the individual bank account number you received at ZUS. Remember that you have to pay the fee **by the 15th day of the following month** (e.g. for January - by February 15th, etc.). The fee is **55.80 PLN per month**. If you forget to pay the fee, your insurance will be automatically cancelled, so remember this!

STEP 5. Termination of the contract.

If you are leaving Poland for more than one month and decide to terminate your insurance or you decide to cancel your insurance for any other reason, remember to inform the NFZ as soon as possible - otherwise the NFZ will continue to charge you for the following months, and if you ever decide to re-insure yourself with the NFZ, you will first have to pay your debt to the NFZ. Information about the insurance termination can be sent to the NFZ via e-mail to sekretariat@nfz-szczecin.pl.

Your e-mail should include:

- your name (as in your passport),
- your passport number,
- your PESEL number,
- and write:

Informuję o rozwiązaniu umowy dobrowolnego ubezpieczenia w NFZ z dniem

(This is to inform you that I terminate the voluntary insurance contract with NFZ as of - here you must specify the date on which you want to terminate the contract; it cannot be a past date).

European Union citizens and holders of Polish Card (Karta Polaka) or a decision on Polish origin
If:

- you have a valid **Polish Card (Karta Polaka)**, or
- you have a decision of **the Polish consul recognising you as a person of Polish origin**, or
- you come from **an EU country**, but you are not insured there,

you can apply for monthly premiums to be paid by the university for you.

For this to happen, please visit the International Students and Mobility Office (only after you have started your studies and received your student ID card). We will help you to fill in your insurance application on site. From now on until the end of your studying at MUS and as long as you are eligible in this respect, every month the University will pay your insurance premiums and you will be able to use public health care system free of charge.

If you are under 18 years old, you have to read section for minors.

ONCE YOU HAVE THE INSURANCE WITH POLISH NATIONAL HEALTH FUND NFZ

What is free for the insured and what is not?

If you are insured with the NFZ, you can use, among other things, free medical examinations and consultations (also at home, if necessary), outpatient (in a clinic) and in-patient treatment, therapeutic rehabilitation, health prophylaxis. The services may be provided either by public or non-public health units and medical professionals, or by a group medical clinics (specialist doctors or dentists), if they have concluded an agreement with the NFZ to provide health care services in a given scope. The information whether a given doctor cooperates with the NFZ is usually clearly marked on the doctor's office door.



In addition to the public health service, there are also private outpatient clinics and specialist doctor's offices. Visits are charged according to the price list of a given health unit. The average fee for a single medical appointment is about 150-200 PLN. The same applies to examinations carried out in these units. You have to pay for all of them.

Declaration of choice of a GP (general physician – in Polish “*your family doctor*”)

If you get sick, go to any of the clinics in Szczecin – however in our office you will be informed where to find doctors who speak English. The first time you visit a selected clinic, you are obliged to fill in the declaration of choice of your GP / family doctor. Once you have submitted this document in the registration office you will already be assigned to this clinic and this doctor (you can change the clinic and doctor once a year).

If you are under 18 years old, you have to read section for minors.

Visiting a doctor

Every time you go to see a doctor, you should take with you:

- your foreign passport,
- your student ID card with a PESEL number assigned by the City Hall,
- the EHIC card (if you are insured in an EU country),
- confirmation of your health insurance.

If the doctor determines that your illness will make your attendance in classes impossible, he/she will issue a sick note (*zwolnienie lekarskie*). Only such an official document is the basis for absence from classes at the university. Do not forget to deliver it to the dean's office after you recover.

Visiting a doctor with a foreign insurance policy

Unfortunately, public health units only accept insurance from the National Health Fund (NFZ). A person with a foreign insurance policy is treated as uninsured. Therefore, you will have to pay for a visit even to a public clinic. You must then present the receipt to your insurer together with your medical service report. Only then will the insurer reimburse you for the costs incurred. The whole procedure can be time-consuming, and it often turns out that your policy only reimburses the costs of life-saving treatments (i.e. the costs of flu or toothache treatment you will have to bear alone in full).

A one-time visit to a family doctor costs approx. 130 PLN. On the other hand, a specialist visit or hospital treatment may raise the costs up to several thousand PLN, which you will have to pay from your own pocket.

Prescriptions

If your doctor finds out as a result of the examination that you are sick, he/she will certainly give you a prescription for your medications. Currently, according to regulations, so-called e-prescriptions are issued. It is an electronic version of prescription which allows providing information about the medicine prescribed to

you from your doctor simultaneously to the pharmacist and to the National Health Fund. A patient receives it in the form of a code sent by SMS or e-mail. The code received should be presented in the pharmacy.

In Poland, free medicines are available only to persons over 75 years of age. All other patients bear the cost of purchasing the medicines. Some medicines intended for the treatment of chronic diseases have a reduced price. It is always wise to ask for a cheaper replacement of the medicine you were prescribed – the pharmacist is obligated to give you a medication of exactly the same composition and dosage. Very frequently the replacement medicine is much cheaper than the original medicine from big pharmaceutical companies.

A prescription is usually valid for 30 days from the date of issue.

Important – due to COVID restrictions, the doctor`s offices and clinic have updated their working schedules and formalities (phone consultation is also possible in minor cases). Feel free to consult us before you go for a visit.