

The rules of contract conclusions of voluntary health insurance for students/PhD students/seminarians who are not the citizens of UE/EFTA.

People who can get a voluntary insurance:

1. Students, PhD students and graduates who have to complete an obligatory internship in Poland.
2. Members of an order and alumni from higher theological seminaries, postulants, monastic novices.
3. Those who take a Polish course or access course to learn in Polish; and about whom there is a mention in regulations about academic education.
 - If they do not have citizenship of any UE/EFTA countries, nor the right to legitimate residence in any UE/EFTA member countries except Poland; nor they come under the obligatory health insurance on premises of Poland or any UE/EFTA country (e.g. the obligatory insurance for employed person, the right to registration as a member of insured person's family etc.)

How to sign a contract of voluntary health insurance?

To sign a contract of voluntary health insurance the student has to come forward to Małopolski Oddział NFZ on ul. Batorego 24 in Kraków and submit an application „Wniosek o objęcie dobrowolnym ubezpieczeniem zdrowotnym”.

You have to add specified attachments. **If you do not hand all the documents in, your application is not accepted.**

The list of attachments needed to hand in with „Wniosek o objęcie dobrowolnym ubezpieczeniem zdrowotnym”:

1. A copy of the first side of your passport (the side with a photo).
2. A copy of your current Student Visa or Residence Card (front and back).
3. A copy of Polish Card (if you have).
4. A copy of your current Student ID (both sides) or your current certificate of studentship (this certificate is valid for 30 days from the date of the issue of a document).
5. PESEL number (if you have).
6. A copy of document that confirms your residence in Poland, e.g. a copy of confirmation your temporary residence; a copy of Resident's Card D.S.; a copy of rent contract etc.)
7. In disabled people's case (under the age of 18): you have to bring a declaration – parental consent of concluding a contract of voluntary health insurance.

A student/PhD student/seminarian's responsibilities, after signing a contract of voluntary health insurance with NFZ:

A registration for health insurance in ZUS:

- In case of a student who has a valid Polish Card or Polish Consul's Decision: the registration is made by the university. A student hands in „Wniosek o objęcie dobrowolnym ubezpieczeniem zdrowotnym” and all attachments, in 7 days from the day of contract conclusion.

- A student who pays contribution on his/her own is obligated to come forward to proper ZUS and fill up a registration form (ZUS ZZA), in 7 day from the day of contract conclusion.

Terminable paying and registering the contribution for health insurance:

1. In case of a student who has a valid Polish Card or Polish Consul's Decision: paying and registering the contribution is made by the university.
 2. A student is obligated to pay 46,80PLN monthly for health insurance.
- the contribution for health insurance should be paid to ZUS account till the 15th day of a next month (for a previous month)
 - the contribution is monthly and undividable
 - the remittance can be made through the bank or the post
 - the remittance can be made only on a proper form "Wpłata składek" to ZUS or by a bank transfer
 - every contribution must be settled in ZUS on a form ZUS DRA till the 15th day of a next month (for a previous month)

Documents that confirm the voluntary health insurance:

- In case of a student who has a valid Polish Card or Polish Consul's Decision:
 - The contract from NFZ with the attachment ZUS ZZA (confirmed by a university) and student ID
- In case of a student who pays contribution on his/her own:
 - The contract from NFZ with the attachment ZUS ZZA (confirmed by a university) and the confirmation of paid contribution, and student ID

Privileges for a student who signed a contract of voluntary health insurance:

- the right to use a healthcare that is publicly funded, and on the same terms as the rest of insured people within public health-care system
- the possibility to get an EKUZ card in NFZ division
- the right to use a healthcare is valid from the day determined in a contract, and expire in 30 days from the day of terminate or expire the contract

Attention! Student/PhD student/seminarian is not authorized to report family members (e. g. children) for health insurance within the contract.

Contract termination/ending of a contract of voluntary health insurance:

- contract termination upon a written request – it is decided based on the date of receipt the request to NFZ
- a contract expires after a month of continuant arrears in payment
- a contract expires when a person receive an obligatory entitlement for health insurance, e. g. based on an employment contract
- a contract expires after a graduation (thesis defence) or expunging from the students list
- after contract termination or ending of a contract it is needed to hand a document of deregister in to ZUS, and pay contribution

Legal basis:

Statutory law from 27 August 2004 on health care services financed from public funds (tekst jedn. Dz. U. z 2016 r., poz. 1793): art. 3 ust. 2 pkt. 1-4, art. 68 ust. 1, art. 68 ust. 4 pkt. 3, art. 76, art. 77, art. 79, art. 86 ust. 1 pkt. 6 i 14

<https://www.nfz-krakow.pl/dla-pacjenta/prawa-pacjenta/dobrowolne-ubezpieczenie-dla-studentow-spoza-ue/>