

VOLUNTARY HEALTH INSURANCE

All persons residing in the territory of Poland and not having obligatory health insurance may obtain voluntary insurance from the National Health Fund [NFZ]. This entitles such persons to the use of medical care within the common insurance system.

Who can execute a voluntary health insurance agreement?

The following persons may execute this type of insurance:

- all Polish citizens, who do not have any other health insurance (an employment contract, pensioner, retired or unemployed status, KRUS insurance or running business operations).

Voluntary insurance is also available to the following persons:

- citizens of an EU or EFTA member state residing in the territory of an EU or EFTA member state,
- non-citizens of an EU or EFTA member state residing in Poland on the basis of legal permits issued by appropriate authorities,
- non-citizens of an EU or EFTA member state legally residing in the territory of an EU or EFTA member state,
- students and participants of doctoral studies (also persons participating in Polish language courses and preparatory courses to start learning Polish), who study in Poland and are non-citizens of an EU or EFTA member state,
- members of convents and seminarists of seminaries and theological universities, who are non-citizens of an EU or EFTA member state and reside in Poland based on relevant permits,
- persons during adaptation internships.

How to execute a voluntary health insurance agreement with NFZ [National Health Fund]?

The person, who meets the requirements for executing a voluntary health insurance agreement, shall:

- report to the NFZ local Branch,
- fill the "application for health insurance coverage at the National Health Fund," and attach a document confirming the expiry date of the insurance (e.g. work certificate from the last employer, confirming payment of premiums, certificate of deregistration or suspension of business activity) and present an identification document. The applications are available at the NFZ Main Office website www.nfz.gov.pl and in all NFZ branches,
- report to the Social Insurance Institution (ZUS) within 7 days from the date of execution of the agreement in order to register for health insurance.

The agreement can be executed at the seat of NFZ Branch in Małopolskie Province personally or by proxy, who shall submit a relevant **power of attorney** (in writing). The agreement executed by the insured and the Branch Director shall form, together with a receipt of the last premium payment, the proof of insurance coverage, which is necessary when seeing a doctor, who executed a contract with the National Health Fund [NFZ].

Additional payments

Some of the persons deciding to obtain voluntary health insurance shall also pay an additional payment for the period, when health insurance premiums were not paid. The payment amount depends on the break period in health insurance coverage and premiums payment.

The persons, who did not have an insurance coverage for longer than 3 months, shall pay the additional payment.

This period shall include also stay abroad, when the person did not have insurance coverage, unless such person resided in an EU or EFTA member state and paid premiums there. This period shall be regarded as insurance period and shall not be considered as the insurance break period. Premium payments receipts from the EU can be documented on the basis of the E 104 form, which presents insurance or residence periods with the right to benefits in the EU or EFTA member states. The E 104 form is issued by the institution of the country, where the insurance period was valid.

How much is the additional payment?

- 20% of the income assumed as the premium assessment base for the person, whose break period in health insurance coverage and premiums payment is a continuous period from 3 months to one year,
- 50% for the person, whose break period in health insurance coverage and premiums payment is a continuous period from one year to 2 years,
- 100% for the person, whose break period in health insurance coverage and premiums payment is a continuous period from 2 years to 5 years,
- 150% for the person, whose break period in health insurance coverage and premiums payment is a continuous period from 5 years to 10 years,
- 200% for the person, whose break period in health insurance coverage and premiums payment is a continuous period over 10 years.

A break in the insurance coverage is the period starting from the date of loss of the last documented health insurance (also regards stay abroad) to the first day of voluntary health insurance coverage in NFZ.

The Fund may waive the payment or approve payment by monthly instalments (maximum 12), in justified circumstances. In order to use this opportunity, one should submit an application to the NFZ Branch as heads of NFZ branches make decisions regarding additional payment waiver or payment by monthly instalments.

Who can be exempt from additional payment?

The requirement of additional payment does not apply to all persons, who meet the voluntary health insurance criteria. The following persons are exempt:

- students and participants of doctoral studies (also persons participating in Polish language courses and preparatory courses to start learning Polish), who study in Poland and are non-citizens of an EU or EFTA member state,
- members of convents and seminarists of seminaries and theological universities, who are non-citizens of an EU or EFTA member state and reside in Poland based on relevant permits,
- **persons during adaptation internships,**
- persons using services of a voluntary worker and registering that worker for voluntary insurance.

Obligations of the persons with voluntary insurance towards the Social Insurance Institution [ZUS]

Having executed an agreement with NFZ, one shall submit to ZUS a ZUS ZZA document with the insurance title code 24 10 XX, within 7 days.

Additionally, for each month of health insurance coverage, one shall submit a ZUS DRA settlement declaration for health insurance premium (a person using a voluntary worker shall submit the above document on his behalf; an academic school or an entity, which organise studies, shall submit the above for students and doctoral students of Polish descent – these institutions shall also pay premiums).

The full amount of premium for a calendar month of insurance coverage (also not full months) shall be payable **until the 15th day of the following month** ("in arrears"). Payments shall be made to ZUS account via post offices or banks, using the appropriate forms.

Family members insurance

Having executed a voluntary insurance agreement, one shall report family members residing in the territory of Poland to NFZ if they are not covered by obligatory health insurance. Family members can be reported to NFZ by filling an annexe to the agreement and submitting a properly filled ZUS ZCNA document to ZUS. Note: failure to meet this requirement shall result in imposing a fine. The number of persons shall not influence the premium amount.

When is the insurance coverage activated?

The person executing the agreement and the family members reported for the insurance obtain the right to health insurance benefits on the date defined in the agreement.

Health insurance benefits shall be provided on the basis of monthly payment of health insurance premiums, pursuant to the voluntary insurance agreement provisions.

What is the period of the agreement?

The agreement is executed for an indefinite period. The agreement can be terminated by informing NFZ in writing about resignation from voluntary health insurance and deregistering the agreement in ZUS. The right to receive benefits shall remain in force for 30 days from the date of termination of the voluntary insurance agreement. The agreement shall be terminated automatically in the event of premium payment delay. The agreement shall expire on the date of leaving the territory of the Polish Republic.

Health insurance premium

A monthly premium is calculated as 9% of the declared amount; however, the declared amount shall not be lower than the average monthly salary in the companies' sector during the previous quarter. The President of the Central Statistical Office (GUS) announces the average monthly salary each month. The premium amount shall change, depending on the average salary amount in the previous quarter.

The insured person shall voluntarily update the premium amount every 3 months.

Information on the premium amount is available at:

- the seat of NFZ Branch in Małopolskie Province in Kraków – phone no. 12 194-88
- offices in Tarnów, Nowy Sącz and Nowy Targ,
- local office of ZUS,

- the Central Statistical Office (GUS),
- website of NFZ Branch in Małopolskie Province.