

During their stay in Croatia, all international students with temporary residence must have health insurance

During their stay in Croatia, all international students with temporary residence must have health insurance. Regulated health insurance is the prerequisite for being granted temporary residence.

A registration for compulsory health insurance is obliged for foreign citizens who have been granted a permanent stay in Croatia, citizens of other European Union (EU) Member States, European Economic Area Countries (EEA - Liechtenstein, Iceland and Norway), Switzerland and the United Kingdom of Great Britain and Northern Ireland (UK), who have been granted temporary stay in Croatia, provided that they are not covered by compulsory health insurance in home country or citizens of a country that is not an EU Member State/EEA country/Switzerland/UK with temporary stay in Croatia, unless otherwise stated by European Union Regulations on the coordination of social security systems, international treaty on social security, or special bylaw.

Aliens on temporary stay in Croatia, whose right to compulsory health insurance or health care is not ensured on another basis, will submit a registration for compulsory health insurance with a regional or branch office of the Croatian Health Insurance Fund (hereinafter: the CHIF, on Croatian - Hrvatski zavod za zdravstveno osiguranje or HZZO) according to their place of stay, within eight days from the date on which the temporary stay was granted and will be liable to pay contributions for compulsory health insurance.

Compulsory health insurance registration is not required for foreign nationals with temporary residence in Croatia for the purpose of secondary or higher education who can provide proof of insurance against the risk of incurring medical expenses during their stay in Croatia. They are obligated to personally cover their health care costs.

Compulsory health insurance registration is not required for foreign nationals with temporary residence in Croatia for the purpose of higher education if their stay is related to youth mobility programmes, general student exchange agreements, inter-university agreements and other programmes and initiatives carried out by the relevant education and science body, on condition that these programmes include health care provisions.

Regular education students attending high school and higher education regular students older than 18 years of age who are Croatian citizens and have permanent or temporary residence in Croatia, or Croatian citizens with permanent residency in another Member State of the EU /EEA country /Switzerland/UK with an approved temporary residency in Croatia, and citizens of Member State of the EU/EEA country /Switzerland/UK with approved temporary residence in Croatia acquire the status of insured persons, given that they do not possess health insurance in another EU Member State/EEA country/Switzerland/UK (have a proof of it), as well legal aliens with approved permanent residence permit or long term residence in Croatia. They are allowed to exercise this right maximum until the end of school year, or the end of academic year in which they have finished their education, not exceeding the total of eight years on that grounds, if the right to compulsory health insurance is not exercised on any other basis.

European Health Insurance Card

Access to health care is provided to students who have compulsory health insurance in the Member State of the EU/EEA State/Switzerland/UK, during their temporary stay in Croatia, through the European Health Insurance Card (EHIC), which is issued by their national health insurance providers.

The EHIC is issued free of charge. It enables access to medically necessary health care in EU Member States, EEA countries, Switzerland and the UK, taking into account the nature of medical services rendered and the expected duration of stay. The EHIC is used in Croatia directly with health care providers who have a contract with the CHIF, under the same conditions and at the same cost as for Croatian insurance holders.

In the event of unforeseen illness, injury or accident, the EHIC enables access to health care that cannot be postponed until the holder's planned return to the home country. The costs are covered by the national health care provider in the holder's country of permanent residence, and the holder is obligated to cover only the participation fees in Croatia, if they are mandatory for Croatian insurance holders as well.

Medically necessary health care includes treatment related to chronic or pre-existing conditions, unless the express purpose of travel to Croatia is to obtain treatment (such as high blood pressure control), as well as health care related to pregnancy and childbirth, unless the express purpose of stay in Croatia is childbirth. Necessary medical treatment also includes services such as dialysis, oxygen therapy, or asthma treatment; however, arrangements should be made with relevant health care facilities in advance.

The EHIC does not cover the costs of planned medical treatment or health care services with private providers. Also, the EHIC is not an alternative to travel insurance. It does not cover costs such as mountain rescue in ski resorts, return flights to the home country, or stolen or lost property.

Countries with health care agreements with Croatia

Croatia regulates the issue of health care for foreign nationals during their stay in Croatia through agreements on social security signed with the following countries:

Bosnia and Herzegovina, North Macedonia, Montenegro, Serbia, Turkey

Students who are compulsory health insured in some of the aforementioned countries are recommended to contact their public health insurance provider before arriving in Croatia in order to obtain the document which enables them to receive health care in Croatia.

The right to health care is realised as foreseen in the social security agreement received by each student. Health care is provided to foreign nationals in the same way and under the same conditions as Croatian insurance holders: within the network of physicians and health care institutions of the CHIF. International students have to cover only the participation fees, if these are prescribed by Croatian laws.

Countries without health care agreements with Croatia

Students from countries which do not have social security agreements with Croatia (or if students are unable to obtain the document foreseen by the social security agreement), on a temporary stay in the Republic of Croatia, MAY upon entry into Croatia to become insured with the CHIF.

Registration is not required in cases described above.

In order to register with the CHIF, students should report at first with the police station in the place of their stay in Croatia get temporary residence.

Once temporary residence has been granted, students should apply for compulsory health insurance in regional or branch office of the CHIF in the place of their stay in Croatia, contacts can be found on <https://hzzo.hr/en/national-contact-point-ncp/contact-information-chif>

Students from countries without health care agreements with Croatia can obtain health insurance with the CHIF by paying monthly contributions (in 2024. - 97,81 EUR per month).

For monthly health insurance contributions the appropriate Tax Department of the Ministry of Finances sends money orders to the students' registered address in Croatia.

In the moment of application in the CHIF such students are, also, obliged to pay one-time payment for the period of 12 monthly in the CHIF and it is a condition for the application itself.

After application on health insurance, the CHIF will issue a document based on which student can attain the right to full health care within the network of physicians and health institutions of the CHIF.

Visiting students funded by Ministry of Science, Education and Sports

The Ministry of Science, Education and Sports covers the health insurance expenses for all foreign nationals that are grant receivers of the Ministry, if so foreseen in the grant contract.

Erasmus students

Erasmus students staying temporarily in Croatia are exempted from paying the fee for compulsory health insurance in Croatia. They may use international health insurance from their home country or choose to be insured at the health insurance company of their choice.

How to access health care services in Croatia

General health care services can be accessed by selecting a primary health care physician, whereas health care on other levels (e.g. hospital, specialist examinations) can be accessed by way of a reference document (uputnica) issued by the selected physician.

EHIC holders or persons compulsory health insured in Countries with health care agreements with Croatia may contact any primary health care provider who has a contract with the Croatian Health Insurance Fund (CHIF).

Students are recommended to first visit the student clinic for a consultation and advice on choosing a physician. Information about the locations of student clinics is available at each higher education institution.

For all additional information regarding health insurance, please contact the HZZO:

Croatian Health Insurance Fund (HZZO)

Margaretska 3,10000 Zagreb

Phone. +385 1 4806 333

Fax: +385 1 4812 606

E-mail: ncp-croatia@hzzo.hr or glasnogovornik@hzzo.hr

Web address: www.hzzo.hr

<https://hzzo.hr/en/national-contact-point-ncp>

European Emergency Number 112

112 is European Emergency Number and it is available everywhere in the EU, free of charge. You can call it from both fixed and mobile phone to contact any emergency service; ambulance, fire brigade or the police. Operators in emergency call centers can help you in the domestic language or in English or French. It is good to know 112 is also in use as an emergency number in Switzerland and South Africa and is available worldwide on GSM mobile network.