

Public health insurance (NFZ)

The public health insurance is provided by the National Health Fund (*Narodowy Fundusz Zdrowia*, NFZ; <https://www.nfz.gov.pl/>). For all work contracts, the obligatory fee is paid by the employer. Non-EU PhD students must register and pay a monthly fee (currently 55,8 PLN) on their own. We offer full assistance during the procedure - contact Mrs. Kasia Morawska for the details. The EU students, having a valid European Health Insurance Card (EHIC), have the same rights as Polish citizens insured via NFZ. Note however, that when you move to Poland, study and have income here, the title for health insurance in your country most likely expires. Hence, your EHIC expires before the validity date printed. In that case, CAMK can register you for NFZ insurance, free of charge.

Please note that health insurance is also required to get a residence permit in Poland. Insurance through NFZ is the easiest and most secure option.

With health insurance via NFZ, health services are provided by clinics and doctors who have signed a contract with NFZ and are free of charge. Most importantly, this insurance covers the costs of emergency and hospital treatment which can be extremely high. In most cases, private health insurance does not cover hospital costs or have strict limits on such treatment. **Note: If you are not insured via NFZ, you will still receive help in an emergency (eg. car accident, appendicitis), but the bill afterward may ruin your budget for years.**

With insurance via NFZ one should choose the primary general physician (internist or a *family* doctor). It is best to stick to a nearby clinic (*przychodnia*) which has a signed contract with NFZ, as some other specialists and laboratory services (eg. blood tests) are usually at the same place. Except for gynecologist, obstetrician, venereologist, oncologist, psychiatrist, and dentist a referral from the internist is needed to make an appointment with a specialist. For the specialists listed above, you can go without a referral.

The nearest clinic with NFZ contract is:

Przychodnia Pro Familia
ul. Bartycka 22c
phone: 22 651 07 23
<http://www.przychodniaprofamilia.pl/>

The primary physician must be chosen during the first visit (some forms need to be filled at the reception). It is best to ask which physician speaks good English. If you are not satisfied with your primary physician a change is possible, but only twice a year, at most (further changes are subject to a fee).

A procedure to get an appointment with an internist depends on the clinic chosen. There are daily limits so sometimes it may be hard to get an appointment on the same day. In most of the clinics, you can make an appointment by phone. In some, you have to register in person, early in the morning as the number of available slots is exhausted quickly. It is best to learn at the reception desk how it works in a clinic of your choice before you need actual help.

Note: during the COVID-19 pandemic most of the clinics offer “phone visits”. A doctor will call you at a specified time and will try to help you remotely, including prescribing the necessary medicines. An in-person visit is possible if the doctor decides it is necessary.

Most of the clinics are open 8 am - 6 pm on workdays. Outside these hours, on the weekend, and on the holidays you can get help using a night and holiday medical assistance (*Nocna i świąteczna pomoc lekarska*, NPL). At some of the clinics or in the hospital a doctor is available then. The number of clinics is strongly limited. In the Mokotów district there are two:

- at the Czerniakowski Hospital (ul. Stępińska 19/25, phone: 22 318 62 21)
- WUM Medical Center (ul. Malczewskiego 47A, phone: 22 250-28-01)

The up-to-date list of all NPL services is available here:

<http://www.nfz-warszawa.pl/dla-pacjenta/na-ratunek/nocna-i-swiateczna-opieka-zdrowotna>

You can go there directly (Mo-Fri, 6 pm - 8 am, weekends and holidays). Since the number of NPL services is limited, and they work on a first come - first served basis usually one has to wait some tens of minutes or even hours (flu season) to get help there. Take a good book!

In case of emergency call 112 or 999 and follow the instructions given. They speak English.

Since getting an appointment via NFZ on the same day may be difficult and waiting times are usually long, a very good and free of charge alternative is private health insurance via PZU offered by CAMK.

Private health insurance (via PZU)

CAMK has signed a contract with PZU that offers private health insurance that covers internists, several other specialists, and some other medical services. The exact scope depends on the variant chosen. CAMK fully covers the standard variant, which is henceforth free and contributes to other more extended variants. The standard package covers the internist visits and several specialists. Further information is available at the secretary's office.

To get an appointment:

- call – 801 405 905 or 22 505 15 48,
- use PZU portal: <https://www.pzu.pl/opieka-medyczna> (you have to register first),
- use their mobile app (available at AppStore and GooglePlay).

The appointment will be made in a clinic PZU has signed a contract with. The waiting time (for the visit and at the clinic) is usually much shorter than via NFZ.

To sign up for the PZU insurance, including the standard, free of charge variant, you have to fill some forms. Contact Mrs. Kasia Morawska for assistance.

Note: emergency and hospital treatment are not covered. This insurance does not replace public health insurance via NFZ.

Dentist

While there are some dental clinics with NFZ contracts, their number is very low. It may be extremely difficult to get help there. In addition, for each treatment, they are reimbursed by NFZ with fixed and rather low rates. As a consequence, they may use eg. cheaper and worse quality fillings. The private health insurance via PZU does not cover dentist visits in a standard variant. Even in the more expensive variants, you can get a discount only. Consequently, for dental problems, one is forced to pay for the treatment in private dental practices.

Health insurance when traveling abroad

When you travel abroad for a conference, research visit, or observations you have to buy private insurance to cover the costs of medical treatment abroad - otherwise you will not get a travel authorization from CAMK. Travel insurances are offered by numerous insurance companies (eg. Warta, PZU, Allianz, Mondial assistance) including online purchase. The cost depends on the scope and country and is typically within a few tens to hundreds of PLN per week. Leave a copy of your insurance (front page) at the CAMK secretary's office before your travel.

For travel within the EU, including private travels, it is strongly recommended to apply for the European health insurance card (*Europejska Karta Ubezpieczenia Zdrowotnego, EKUZ*) that is issued by NFZ free of charge (**only for those that are already insured via NFZ**). One has to fill a simple form available at:

<https://www.nfz.gov.pl/dla-pacjenta/nasze-zdrowie-w-ue/leczenie-w-krajach-unii-europejskiej-i-efta/jak-wyrobic-karte-ekuz/>

The form can be scanned and sent to NFZ by e-mail (ekuz@nfz.gov.pl); a card will arrive by ordinary post to the address given in the form. You can also get the card immediately during a visit to the NFZ office in Warsaw, ul. Chałubińskiego 8. More information is given in our [guide on signing up for health insurance via NFZ](#).

With EKUZ you will have the same rights as insured citizens in the EU country you visit.