



Fundusze Europejskie

Health care in Poland



Fundusze Europejskie
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Warte zachodu

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WE PROVIDE FREE SERVICES

Polish Language Course

at the level: from A1 to B2

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concerning: individual issues related to residence and work in Poland: the education system, health, social security including social benefits, transportation, taxes and other matters of daily life in the new country, the rules for the continuation of legal residence in Poland, legal work and employment of third-country nationals.

Sworn translation of documents

Legal advice

Professional training

Psychological advice

Integration meetings

Information and adaption meetings

Career counseling

WE INVITE YOU



Dear Ladies and Gentlemen,

We are giving you an educational brochure on the rights and obligations of foreigners staying in Poland. This publication was created with the aim of facilitating your daily life in a new country - a place that may be becoming your new home.

The information collected here will help you understand the most important aspects of life in Poland - both formal and legal, social and customary. We hope that the information it contains will make it easier for you to adapt and function in our country on a daily basis.

If, after reading the brochure, you have doubts about the presented regulations or need additional assistance, we encourage you to contact the Center for Integration of Foreigners Zielona Góra (CIC). At the CIC you will receive free and professional assistance from first contact assistants. In addition, at the Center you have the opportunity to use computers and access the Internet, which can be helpful in dealing with official matters or searching for information.

Remember that knowing your rights and responsibilities is key to full integration and comfort in your new environment.

We wish you good luck and success in Poland.

The team of the Center for Integration of Foreigners Zielona Góra



Healthcare in Poland



1. Health care system in Poland

The health care system in Poland is a mixed public-private model, in which most health care is financed by a public health insurance system, administered by the National Health Fund, and a private system in which you purchase coverage yourself.

The public health care system, funded mainly by taxes and health premiums (among other things, if you work legally, health premiums are paid out of your salary). The main institution responsible for health care is the **National Health Fund (NFZ)**. Health care in this form is free of charge.

2. Who is entitled to free health care?

Free health care is available to persons:

- legally employed and paying health contributions,
- registered as unemployed at the district labor office,
- children and adolescents up to the age of 18,
- pregnant women, during childbirth and for 6 weeks after childbirth,
- persons with disabilities,
- persons with UKR status (citizens of Ukraine covered by the special law),
- persons enjoying international protection (refugee status, humanitarian residence).

3. Who is entitled to assistance regardless of insurance?

- Persons in a state of sudden danger to life (e.g. accidents, heart attack, stroke),
- pregnant women and after childbirth,
- children and adolescents up to the age of 18.

4. What if you don't have insurance?

If you do not have mandatory health insurance, you can:

- buy **voluntary insurance** from the National Health Service (form + fees),
- use private medical care (paid),
- receive free care only in emergencies.

If you use public health care in Poland **without valid health insurance** (and you are not a person entitled to free assistance, e.g., due to a medical emergency), **a medical bill will be issued in your name.**

What this means?

- You will receive an invoice or demand for payment from a medical facility or the NFZ.
- You will have to pay the **full cost of treatment**, which can be very high, especially if it involves hospital treatment, surgery or emergency medical treatment.
- If you fail to pay, the case may be referred to **debt collection or court**. Change of residence, contact information will not relieve you of the obligation to pay for the treatment provided.

How to avoid this?

- Check whether you have valid insurance.
- If not - consider voluntary insurance in the NFZ or a private health policy (this type of insurance is described later).

- In case of an emergency - the help you receive cannot be denied, but later you may be billed financially.

5. Types of medical care in Poland:

Primary health care (POZ): to receive this form of health care you must have a passport, a PESEL, a document proving insurance.

POZ services include visits to a doctor, nurse and midwife, diagnostic tests, prophylaxis, vaccinations and in some cases home visits. During the visit, you will be given a prescription for necessary medication, a sick leave if necessary or a referral for further tests or a referral to a specialist.

Important information:

There is a choice of doctor, nurse and midwife at the POZ, allowing you to create an individual care team.

POZ facilities are usually open on weekdays from 8 a.m. to 6 p.m.

POZ care is free of charge for all insured persons.

Night and Festivals Medical Care

(NiŚOZ): is a form of health service available within the public system that provides medical assistance outside the standard opening hours of GP surgeries and outlets. This means that from 6 p.m. to 8 a.m. on weekdays and around the clock on weekends and holidays, patients can receive medical and nursing care when they need medical assistance but it is not a life-threatening emergency. This form is used when there is severe pain, a high fever or the symptoms of an illness are getting worse. Please note when using the **NiŚOZ remember to bring your passport and PESEL.**

An ambulance service is an emergency unit that provides medical assistance outside the hospital to people in a medical or life-threatening emergency. This could be a sudden illness, an accident or any other event requiring immediate intervention.

The ambulance service operates 24 hours a day, 7 days a week and is available to all residents. **To call the ambulance service, call 999 or 112.**



IMPORTANT: Situations requiring an ambulance call:

Life-threatening emergency:

loss of consciousness, cardiac arrest, severe injuries, extensive wounds, massive haemorrhage.

Sudden deterioration of health:

severe chest pain, increased shortness of breath, persistent vomiting with blood, severe abdominal pain.

Other situations:

convulsions, disturbance of consciousness, traffic accidents, poisoning, extensive burns, heat stroke, electric shock, suicide attempt.

IMPORTANT: When not to call an ambulance:

For minor illnesses when specialist help is not necessary.

Follow-up visits, writing prescriptions, referrals or certificates.

When a medical condition does not require immediate intervention and you can go to a clinic or use night care.

IMPORTANT: The ambulance dispatcher assesses whether it is necessary to send an ambulance.



6. To which doctors is a referral required?

A referral from your family doctor is required:

- to a specialist doctor (e.g. cardiologist, neurologist, dermatologist),
- for specialist examinations (e.g. CT scan, MRI scan),
- to a sanatorium,
- for spa treatment or rehabilitation.

Without a referral you can go to:

- gynaecologist
- psychiatrist
- oncologist
- dentist.

Don't want to wait for an appointment?

You can make a **private appointment**, without a referral, for a fee. Waiting times are usually shorter.

7. Medical care for foreign children

Children up to the age of 18 are entitled to:

- free of charge medical visits within the framework of the POZ,
- compulsory vaccinations and preventive care,
- hospital treatment in case of illness,
- assistance in emergency situations - irrespective of insurance.

Parents are obliged to register their child with the family doctor and ensure that mandatory vaccinations (according to the vaccination calendar) are carried out. If you have any doubts about how to do this, contact the Centre for the Integration of Foreigners.

How do I register my child with a family doctor/pediatrician?

- Go to the primary healthcare centre.
- Bring your and your child's passport or other identification and, if you have it, your child's PESEL or insurance document.
- If you do not have insurance - inform the registration desk. Every child has the right to medical care.

8. Medical care for pregnant women

Every pregnant woman - **regardless of citizenship and insurance - is entitled to free health care** in Poland.

This includes:

- regular visits to a gynaecologist,
- laboratory and ultrasound examinations,
- hospital care if necessary,
- delivery (in hospital),
- postpartum care (up to 6 weeks after the birth).

How to apply?

- Go to your primary care clinic or gynaecologist.
- Bring your passport or other identity

document and, if you have one, your PESEL or insurance document.

- If you do not have insurance - inform the registration desk. You are entitled to care regardless.

Important:

- **During pregnancy you are entitled to priority in queues to see your doctor.**
- **Pregnant women can also receive psychological support, support from the community midwife and advice on feeding and caring for the new-born.**

PREGNANCY

- You are entitled to medical care in hospital - even without insurance.
- You can receive sick leave (L4) and gynaecological care during the recovery period.
- You are entitled to psychological or psychiatric support - ask at the hospital or counselling centre.
- You can also apply for a certificate of miscarriage (for formal or family purposes).

- You have the right to bury the foetus regardless of its gestational age - the decision is yours and does not require a formal birth certificate or naming.

9. Voluntary health insurance

Voluntary health insurance allows you to receive public health care in Poland even though you do not have compulsory insurance from another title (e.g. employment). To obtain it, you must apply to the National Health Fund (NFZ). The insurance premium is 9% of the average salary in the business sector.

How do you voluntarily insure yourself?

- Go to the nearest branch of the NFZ.
- Fill in an application form for voluntary health insurance.
- Present the required documents (e.g. passport, PESEL, current residence document, e.g. residence card).
- Sign the contract with the NFZ.
- Pay a monthly contribution - the amount depends on the period of insurance.
- Register with your family doctor.

IMPORTANT:

The health insurance premium changes quarterly.

Entitlement to benefits begins on the date specified in the contract.

The insurance expires 30 days after the date on which the insurance ceases.

Persons not insured in Poland, the European Union or EFTA may take out voluntary insurance if they are resident in Poland.

If the premium is not paid, the insurance ends one month after the due date.

10. Private health insurance

Private insurance is an alternative for people who want quick access to doctors and tests.

What to look for when choosing a private insurance company?

- Coverage - does it only cover primary care or specialists, tests, rehabilitation, hospital treatment.
- Network of facilities - whether the insurer works with clinics in your area.

- Premiums - prices can vary depending on package and age.
- Waiting times for appointments - these are often very short in the private system.
- Exclusions and limitations - e.g. no reimbursement for certain procedures, no coverage for treatment of chronic diseases in the initial period.

Remember: private insurance does not replace the compulsory one in the National Health Service, but can complement it.

11. Electronic medical records and iKP

Internet Patient Account (IKP): A free online service via pacjent.gov.pl. There you will see prescriptions, e-referrals, test results. Also available in English and Ukrainian (in the app).

How to set up an IKP account?

Go to pacjent.gov.pl

Click 'Log in' - use a trusted profile or electronic banking.

After logging in, you will see your patient profile, treatment history, e-prescriptions and e-referrals.



12. Where to find help and information?

- **NFZ HELPLINE:** 800 190 590 (free of charge, also in Ukrainian and Russian)
- **Integration Centre for Foreigners Zielona Góra** - we will explain everything to you step by step in languages: PL, EN, UA, RU, IND

Information on doctors and clinics: pacjent.gov.pl and iKP application

13. Glossary

NFZ (Narodowy Fundusz Zdrowia - National Health Fund) - a state institution financing health care in Poland.

POZ (Podstawowa Opieka Zdrowotna- Primary Health Care) - a family doctor (internist, paediatrician), the first point of contact with the health care system.

NiŚOZ (Nocna i Świąteczna Opieka Zdrowotna- Night and Festival Healthcare) - medical care outside of clinic working hours.

IKP (Internetowe Konto Pacjenta -Internet Patient Account) - an online portal to access medical data.

Referral/e-referral - a document issued by a GP to enable a visit to a specialist.

Special law (UKR status) - a law providing Ukrainian citizens with access to health services on the same basis as Polish citizens.

NOTES

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IMPORTANT

Note: The educational brochure is not a source of law.

The authors have made every effort to ensure that the content of the brochure is in compliance with applicable laws. However, please note that the publication deals with typical situations and the most common cases, so it may not fully apply to individual cases.

The number and type of documents that may be requested by administrative authorities in the course of proceedings to legalize residence and work in POLAND, health and education cases may differ from those given in the brochure, depending on the specific case.

In case of any doubt, it is recommended:

- contact the relevant administrative body (e.g., Provincial Office, Office for Foreigners),
- familiarize yourself with the law,
- take advantage of the free assistance of the Center for Integration of Foreigners in Zielona Góra.



DEVELOPMENT:



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W ZIELONEJ GÓRZE



Wojewódzki Urząd Pracy w Zielonej Górze



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