

Signing up for health insurance via the National Health Fund (NFZ)

***Disclaimer:** This guide is based on the official information on the websites of the NFZ and ZUS, the actual law and the experience we have gained over recent years. The procedures executed may differ depending whether applying in Warsaw or in Toruń. Some procedures may also change on short notice, due to pandemic. In case any doubts arise during the procedure, or the advice given below seems at fault, please contact the head of the PhD studies or the CAMK secretary's office.*

Before applying:

- get a **PESEL** number. It is not obligatory for the health insurance application, but it makes the procedure much easier (below, it is assumed that you have a PESEL number),
- read the [information about health care in Poland](#),
- read the *PESEL*, *NFZ*, *ZUS* and *Doctoral student ID* entries in the [glossary](#).

Signing up for health insurance is a three step procedure:

1. Sign an insurance contract with NFZ.
2. Register the insurance contract in ZUS.
3. Pay the health insurance contribution (and do it regularly).

1. Sign an insurance contract with NFZ.

A personal visit to NFZ is necessary.

In Warsaw: ul. Tytusa Chałubińskiego 8, 00-613 Warszawa.

In Toruń: Delegatura NFZ w Toruniu: Szosa Chełmińska 30, 87-100 Toruń.

Documents that you will need.

- Filled application form - two copies. Please carefully inspect and read the information in the [template we have prepared for you](#). Then, get a copy of the form from the CAMK secretary's office, or download at the [NFZ website](#). The form is in Polish. Fill in **two copies**.
- A copy of the rental contract (take a copy and original for your visit in NFZ).
- Passport.
- Doctoral student ID.

During the visit in NFZ you will sign an insurance contract and you should get your own copy. This contract has a fixed form, and your personal data will be included therein. Please leave a copy in the CAMK secretary's office.

2. Register the insurance contract in ZUS.

The contract with NFZ has to be registered at the Social Insurance Institution (ZUS) which will provide a bank account number for health insurance contributions and will generate settlement declarations for you.

Personal visit in ZUS, within 7 days from the date the insurance contract with NFZ was signed, is necessary.

In Warsaw: Czerniakowska 16, 00-701 Warszawa.

In Toruń: ul. Mickiewicza 33/39 , 87-100 Toruń.

Documents that you will need:

- the insurance contract from NFZ,
- passport.

During the visit, ZUS staff will generate a **ZUS ZZA** form (application for insurance / data amendment form). You will receive a stamped copy of ZUS ZZA. Please leave a copy in the CAMK secretary's office. You will also receive information with a bank account number to which health insurance contributions should be paid. In Warsaw, you will also get a bunch (up to 12) of settlement declarations - **ZUS DRA** forms, one per month. These declarations are prepared in advance for you for the period of November... October. Note that they become valid only once you pay the health insurance contribution for a given month. In Toruń you can receive a set of DRA declarations only after you pay the health insurance contribution.

3. Pay the health insurance contribution (and do it regularly).

It is your duty to pay the monthly health insurance contributions to the account number provided by ZUS. The amount of health insurance contribution corresponds to 9% of the special care allowance. Currently (since Nov 2018) the amount of special care allowance is 620 zł - it is verified every 3 years. Consequently, the monthly health insurance contribution is now 55.80 zł. A contribution for a given month has to be paid by the 15th day of the following month. Note that the contribution is indivisible. If your insurance starts eg., at the end of a month, you will have to pay for the entire month. You can set a standing transfer order in your bank, so you don't have to remember about transfers each month. An advance payment for several months (up to October) is possible and recommended, eg., for the application for temporary residence permit in Poland. With advance payment for several months, you have a proof of insurance valid during the entire procedure of issuing the temporary residence permit.

In November of the following year, remember to check whether the amount of health insurance contribution remains unchanged. You may ask about that in the secretary's office in CAMK. Adjust your standing orders or advance payment accordingly. In November or at the beginning of December do visit ZUS to receive the next set of ZUS DRA settlement declarations. Do take a contract with NFZ and the last DRA form with you.

You are not done yet! Pay the first health insurance contribution fast. Scan the bank transfer payment (or download pdf confirmation from the internet service of your bank), scan the ZUS ZZA form and send these two pdfs via email to kancelaria@nfz-warszawa.pl (in Warsaw). The NFZ in Toruń does not require that.

All these can be done in one day! At the beginning of the academic year, most likely a few other doctoral students will be applying for NFZ insurance. Collect all the necessary docs, fill the application and bring all these to the secretary's office for a check. Students in Toruń can send a scan of the

application to kasia@camk.edu.pl for a check. Then a group of a few students with Mrs Kasia Morawska visit NFZ and then ZUS on the same day. In Toruń, ask your supervisor for assistance. **Paying health insurance contributions is always a student's duty.**

When your studies are over.

You have to terminate your contract with NFZ. It is enough to notify NFZ via email. You have to attach a scan of a letter, with a hand-written signature, in which you inform NFZ about termination of the insurance contract. Do give your full data including PESEL number in the letter.

Getting a European Health Insurance Card, EHIC (Polish: *Europejska Karta Ubezpieczenia Zdrowotnego, EKUZ*)

Once you are insured, you can get EHIC free of charge. When traveling abroad within the EU, EHIC entitles you for medical treatment on the same terms as nationals of the EU country in which you are staying. EHIC is thus strongly recommended for both private and business travels within the EU.

To get EHIC fill [the form](#) following [a template](#) we have prepared for you. Then you can:

1. scan the application and send it to ekuz@nfz.gov.pl. Remember to fill the contact details (field 1.5) and delivery address (Section 3).
2. Visit NFZ directly and get EHIC right away (the waiting time in NFZ may be long, though). In case you collect EHIC in person, the only fields that need to be filled are 1.1., 1.3, 1.4, box in Section 2, date and signature.
 - In Warsaw NFZ is located at:
ul. Tytusa Chałubińskiego 8
00-613 Warszawa
(city center, close to Warsaw Central Rail Station)
 - In Toruń NFZ is located at:
Szosa Chełmińska 30
87-100 Toruń

Legal basis:

The act on healthcare services financed from public funds (Polish: *Ustawa o świadczeniach opieki zdrowotnej finansowanych ze środków publicznych*):

<https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20042102135>

Always keep your documents in order. Having a dedicated folder or a binder for the most important documents is a must-implement idea. The particularly important documents include:

- BSc & MSc diplomas and transcripts of grades,
- acceptance letter to the GeoPlanet Doctoral school and confirmations that you are a PhD student that you receive from CAMK administration,
- scholarship contract,
- rental contract,
- confirmation of temporary residence address registration,
- proof of health insurance (contract with NFZ, ZUS ZZA forms, ZUS DRA reports, health insurance contribution payment confirmations),
- all docs related to temporary residence permit,
- individual research plan.