

Why do I need health insurance?

Adequate health insurance plan enables you to deal with health risks which might occur during your stay in another country. Beside the fact that health needs are unpredictable and might be complex, they are often expensive and can become a financial burden if the person doesn't have an appropriate level of insurance.

For this reason, health insurance is often a requirement to grant a person's stay in a foreign country, and can be a requirement for other services too. Below you can find an overview of main services that require health insurance for international students in Croatia, together with requirement description and possible form of insurance.

Health insurance for international students in Croatia

All international students must have health insurance while staying in Croatia. Depending on your citizenship (or country you are from), you might have different requirements to regulate your health insurance status.

Keep in mind that some procedures and services in Croatia require health insurance as mandatory. These cases are stated below, together with all details regarding Croatian health insurance system and requisites.

Health insurance requirements for international students in Croatia

EU (+ EEA + CH) students¹

Service	Requirement	Common form
Medical care	<p>EU/EEA/CH students can obtain free EHIC card which covers necessary medical assistance. EHIC gives you access to medically necessary, state-provided healthcare during a temporary stay in any of the 27 EU countries, Iceland, Liechtenstein, Norway and Switzerland under the same conditions and cost as people insured in that country.</p> <p>Students with EHIC are not obliged to take on additional health insurance, but it is recommendable to arrange for additional insurance coverage of cases not included in EHIC scope.</p> <p>If you need or want to make private medical examinations, they can be done through private clinics or doctor services. For this kind of service students pay full price according to the institutional pricelist.</p>	<p>EHIC card</p> <p>Private medical examinations (full-price)</p>
Residence permit	<p>EU/EEA/CH nationals who intend to stay in the Republic of Croatia for more than 3 months have to register their temporary stay, not later than 8 days following the expiration of their 3-month stay period.</p> <p>Health insurance is one of the conditions to register your stay.</p>	EHIC card
Student employment	<p>Full-time students in Croatia (including international students) can engage in occasional student jobs. In order to enrol for student service membership you need to have proof of health insurance.</p> <p>More information on student work services: link.</p>	EHIC card

Students from BiH, MK, RS, TR, ME

Medical care	<p>Students from Bosnia&Herzegovina, Macedonia, Serbia, Turkey and Montenegro can use CHIF (HZZO) health insurance according to the content of bilateral agreement (treaty) their country made with Croatia. Each of these countries has a scope of health benefits that students can use. The scope and description of services is available here (in Croatian). In addition, students can fully switch their home insurance to CHIF (HZZO) if they wish to, under conditions for third country nationals described below.</p>	Health insurance certificate / CHIF (HZZO)
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¹ **EU student** = student with citizenship of Croatia or any other country which is a member of the European Union. **EEA** stands for European Economic Area (EU+ Liechtenstein, Norway, Iceland). **CH** stands for Swiss Confederation.

Non-EU students / third country nationals²

Service	Requirement	Common form
Medical care	<p>If you want or need to use private medical care in Croatia, these medical examinations can be done through private clinics or doctor services. For this kind of service students pay full price according to the institutional pricelist.</p> <p>If you have a private health insurance policy with an insurance company (e.g. from your home country), you can check the list of services and coverage for medical care it includes.</p> <p>If you choose to, you can join compulsory health insurance in Croatia, for which you need to contact CHIF (HZZO), more details on the next page. This health insurance option enables you to access all services from compulsory insurance plan (also described below) without additional charge, apart from participation costs (e.g. 10 HRK or 1.3 EUR for each visit to a doctor).</p> <p>Members who have this form of compulsory insurance can also arrange for supplemental health insurance in any insurance company in Croatia.</p>	<p>Private medical examinations (full-price)</p> <p>Private insurance policy</p> <p>CHIF (HZZO) insurance policy</p>
Visa application	<p>All students who require a visa to enter Croatia need to provide evidence of medical insurance from their country of residence (or another country if this is not possible) when submitting their visa application. The lowest sum insured must be the equivalent in HRK of EUR 30,000.</p> <p>You can check whether you need visa for your country here.</p> <p>More information on visa insurance requirements: link.</p>	Private insurance policy (from country of residence)
Residence permit	<p>Third-country nationals may be granted temporary stay for study purposes up to a year at a time. This means that, depending on the duration of your study program, you might need to reapply again after the expiration of the first approved period. Health insurance proof is mandatory to register your stay in Croatia.</p> <p>First stay registration. Upon your arrival in Croatia, you will need to register your stay, which can at a time be granted for a maximum duration of 1 year. For this purpose (first registration) health insurance from a private insurance company can be accepted – you can arrange an insurance policy in your country which will cover your visa and first stay duration in Croatia.</p> <p>Next stay registration. When you submit the request to extend your stay, you will again be asked to provide proof of health insurance in Croatia.</p> <p>In you don't have another form of sufficient coverage, CHIF policy can be arranged.</p> <p>More information on stay registration: link.</p>	<p>Private insurance policy (from country of residence)</p> <p>CHIF (HZZO) insurance policy</p>
Student employment	<p>Full-time students in Croatia (including international students) can engage in occasional student jobs. In order to enrol for student service membership you need to have compulsory health insurance in Croatia.</p> <p>More information on student work services: link.</p>	CHIF (HZZO) insurance policy

Non-EU students. Although CHIF (HZZO) compulsory health insurance in Croatia is not a mandatory form of insurance, we strongly recommend all non-EU students to consider arranging it. The main reason why this is suggested is facilitation of student registration in the country (e.g. stay registration). Students who are not a member of EU/EEA/CH countries or countries who have special treaties, and want to extend their stay in Croatia after 1 year, will need to provide evidence of sufficient health insurance. For this purpose, local insurance from their home country is often not eligible, and private insurance companies only cover certain risks. Stay regulation (and certain other services) can only be provided to students who have proof of sufficient health insurance, for which CHIF is generally accepted anywhere in the country.

² **Non-EU student**, or a **third country national** in this context is a student with citizenship from a country which is not a member of the European Union (or EEA, or CH).

Croatian Health Insurance Fund – CHIF, aka HZZO ([link](#))

Health insurance in Croatia is mandatory, meaning that every citizen should have regulated compulsory health insurance status. This form of health insurance is also available to foreign citizens who don't have another insurance option arranged while staying in Republic of Croatia, or those who wish to contract a comprehensive insurance policy option.

In Croatia, compulsory health insurance is provided by CHIF – Croatian Health Insurance Fund, locally known as HZZO. CHIF health insurance is available for citizens in different status categories – EU/EEA/CH members, citizens from countries with CHIF social insurance treaty or third country nationals.

Below you can find a list of CHIF policy coverage and benefits. Rights under the compulsory health insurance in Croatia include the right to financial compensation and the right to health care services, while healthcare services are further divided into several categories. The most important one is primary protection, provided through options listed here:

Rights under the compulsory health insurance:

- primary health care
- specialist-consultative health care
- hospital health care
- medications determined by the basic and supplementary medicine list of the CHIF
- dental prostheses determined by the basic and supplementary prostheses list of the CHIF
- orthopaedic and other medical prostheses determined by the basic and supplementary orthopaedic/CHIF list
- the right to cross-border health care

Healthcare at the primary level is provided through:

- general/family medicine
- health care of preschool children
- health care of women
- field nursing care
- the in-house health care treatment
- dental health care
- sanitary-epidemiological health care service
- laboratory diagnostics
- pharmacy
- emergency medical assistance

How to arrange CHIF insurance policy?

First application. The request needs to be submitted in person at the local CHIF office, address: [Slogin-Kula ul. 1](#), Rijeka. International students need: filled application form, ID document, OIB (PIN) number, study enrolment proof and residence permit proof. It can be done in one day, and your insurance starts from the day you arrange it.

CHIF instructions suggest the student should contact the local office within 8 days from residence approval.

Prolongation. When extending CHIF insurance policy, you will need the same set of documents. Make sure to extend your insurance continually (before the previous policy expires), in order to ensure your uninterrupted health protection.

What are the benefits of CHIF insurance policy?

As stated above, this insurance policy includes a wide list of rights and options for primary (and secondary or tertiary) healthcare. A CHIF member can choose a general practitioner m.d., dentist and gynaecologist in Rijeka from a list of available doctors, which enables the member to receive comprehensive care during their stay. All these services are covered with the policy. The only additional cost is participation, which is basically a small fee for each medical appointment. CHIF members also have the possibility of surcharging supplementary health insurance – in this case, you don't need to pay participation fees. In general, this is a policy that covers and insures a wide majority of medical needs you might have, and can be accepted anywhere in Croatia for services that require compulsory health insurance proof.

Prices

International students who are arranging CHIF health insurance policy can expect the following costs:

Accession fee (amount of 1-year premium, one-time payment)	6.577,44 HRK 877 EUR	* supplemental health insurance price depends on the provider's pricelist and coverage (in Croatia, 45-300 HRK monthly)
Insurance premium (monthly)	548,12 HRK 73 EUR	
Optional – supplemental health insurance (monthly, average*)	~70 HRK ~9 EUR	

Exception - students from BiH, MK, RS, TR, ME: if you deregister compulsory insurance in your home country and then register with CHIF, accession fee can be reduced to the number of months between this transition.

HEALTH INSURANCE QUICK RECOMMENDATIONS

EU student


 EHIC
card


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EHIC card covers necessary health care for EU students. Additional coverage is optional (but we surely recommend to consider best possible insurance options in addition to EHIC).

BiH, MK, RS,
TR, ME

 CHIF
treaty

Students from countries who have a social treaty with Croatia can use CHIF services according to the content of their bilateral agreement (you need to obtain a certificate in your home country).

Non-EU student


 Private
insurance
(home
country)


 CHIF
policy

Non-EU students are advised to arrange private travel medical insurance in their home country (covering the duration up to 1 year), which can be used as medical insurance for visa purposes and 1st year of residence in Croatia.

If you are staying longer than 1 year (need to renew your residence), you will again need health insurance with sufficient coverage. CHIF insurance policy is generally accepted anywhere in Croatia.

NEED MORE INFORMATION?

Additional information on Croatian health insurance system from CHIF: [link](#)

Supplemental health insurance – example: [link](#)

Travel medical insurance for visa purposes: [link](#)

Croatia Country Health profile 2019: [link](#)

Note: the content of this publication is intended for international students enrolling in study programs as independent applicants. Students who are studying in Croatia on other basis (e.g. mobility programs) might have other options/requirements regarding health insurance, which can be checked with their program/scholarship provider.

Last updated on: 14-Oct-20

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