

# Health insurance for foreign nationals



We will explain **when you are insured under the Czech public health insurance system**. This insurance system guarantees that the insurance company pays for care provided by a doctor (healthcare provider) with which the insurance company has a contract. We will specify the insurance companies providing public health insurance. You may choose to register with one of these insurance companies.

If you are not insured under the public health insurance system, you have to take out and pay for a **commercial health insurance**, unless a relevant international treaty stipulates otherwise ([an overview of international treaties](#) is available at [www.mv.cz/mvcren](http://www.mv.cz/mvcren) under section *Useful Information* → *Immigration* → *Third-country Nationals* → *Application Requirements*).

These two types of insurance are separate (they are unrelated).

We will also describe the situations in which the Ombudsman can help you.

All information leaflets are available at [www.ochrance.cz/en](http://www.ochrance.cz/en) in section [Problems and their solution](#).



## Am I insured under the public health insurance system?

Participation in the insurance system **arises by operation of law** if:

- you have permanent residence in the Czech Republic; or
- you work for an employer who has registered office or permanent residence in the Czech Republic.

The following persons will **also** be insured:

- applicants for international protection;
- people staying in the country based on a sufferance visa (in some cases);
- people who were granted subsidiary protection;
- people who were granted asylum.



## What should I do?

**Choose a health insurance company** (see the list below) and **apply for registration** in the public health insurance system.

If the health insurance company **rejects your application for registration** and you disagree with the decision, you can file an appeal. If your appeal is not successful, you can file an administrative action or submit a complaint to the Ombudsman.

For more information, see our leaflets titled [Legal Aid](#) and [Judicial Protection Against Decision of Administrative Authorities](#).



## I am a foreign national from another EU Member State. Do I have health insurance in the Czech Republic?

Yes, you are insured if you perform a gainful activity in the Czech Republic (**i.e. you are employed or operate a business**) or if the Czech Republic is paying your **pension**. In such a case, your **unemployed dependent family members**, such as your spouse, dependent children etc. are also insured.

Further information on getting healthcare in the EU is available at the website of the **Health Insurance Bureau** (*Kancelář zdravotního pojištění*) at <https://www.kancelarzp.cz/en/>.



## Which health insurance company can I choose?

- [Česká průmyslová zdravotní pojišťovna \(Czech Industrial Health Insurance Company\)](#)
- [Oborová zdravotní pojišťovna \(Trade Health Insurance Company\)](#)
- [RBP, zdravotní pojišťovna \(RBP, health insurance company\)](#)
- [Vojenská zdravotní pojišťovna \(Military Health Insurance Company\)](#)
- [Všeobecná zdravotní pojišťovna \(General Health Insurance Company\)](#)
- [Zdravotní pojišťovna Ministerstva vnitra ČR \(Health Insurance Company of the Ministry of Interior of the Czech Republic\)](#)
- [Zaměstnanecká pojišťovna Škoda \(Škoda Employees Insurance Company\)](#)



## Do I need to pay for health insurance?

**Yes, you must always pay** health insurance. Even in cases where you will not need any healthcare.



## What can the Defender (Ombudsman) help me with?

**The Ombudsman can help you with your public health insurance.**

**S/he can inquire into the procedure of a health insurance company**, for instance, in the following matters:

- registration in or deregistration from the public health insurance system;
- payment of insurance premiums; and
- reimbursements of healthcare services from public health insurance.

For more information on the activities and procedure of the Ombudsman, see the [Ombudsman](#) leaflet.



## What cannot the Defender (Ombudsman) help me with?

**The Ombudsman cannot deal with matters concerning commercial health insurance.**

If you need help in those cases, see our leaflet on [Organisations providing legal assistance to foreigners and refugees in the Czech Republic](#) or contact an attorney-at-law ([Legal Aid](#)).



## Where will I find the Defender's previous findings and opinions?

At [www.ochrance.cz](http://www.ochrance.cz), section *ESO* ([Defender's Opinions Register, available in Czech only](#)).

You can search the database by **the required legal area** (choose option 202.1 *Health insurance premium and activities of insurance companies (Pojistné na zdravotní pojištění a činnost zdravotních pojišťoven)*) or use **the full-text search feature** and enter keywords in Czech.