



# **Information for foreigners about health care in the Czech Republic**

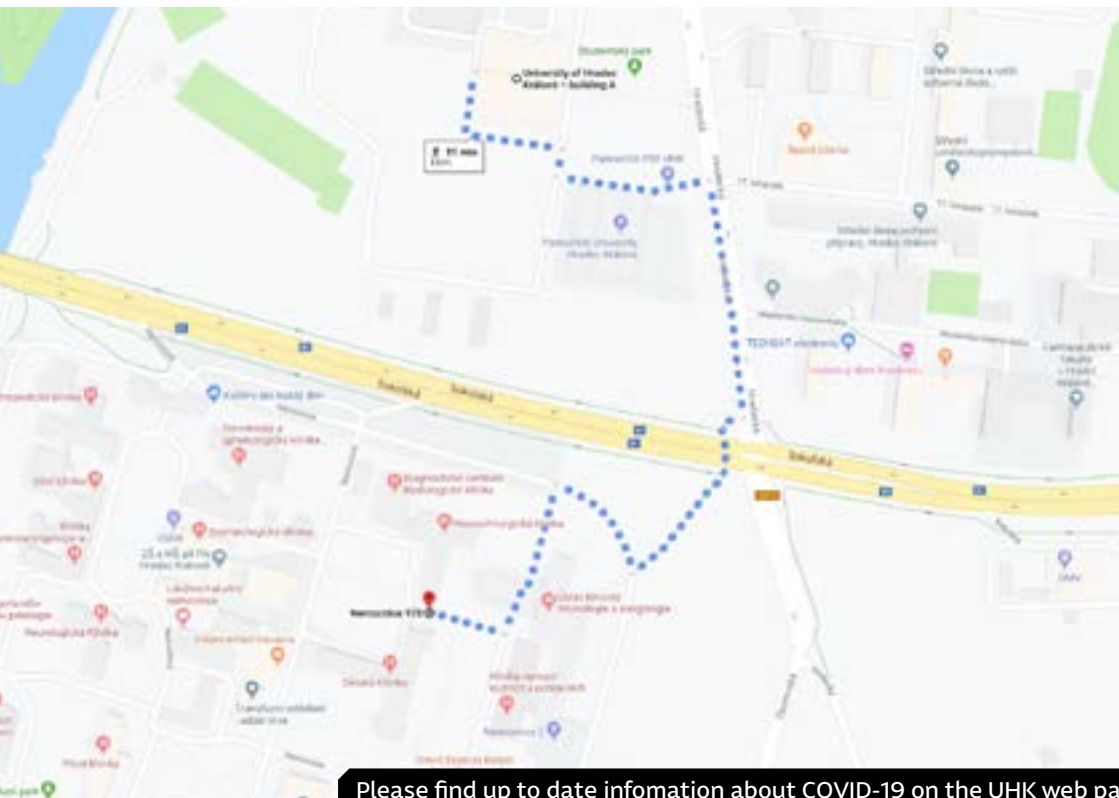
Health care in the Czech Republic is provided by state-run and private health care facilities. **To get health care, valid health insurance policy must be made** (see below).

## What to do if you fall ill suddenly or suffer an injury?

If you fall ill suddenly or suffer an injury out of your physician's hours, you can go to the emergency in hospitals. The nearest hospital (the University Hospital) is located not far from the University of Hradec Králové at Sokolská 581, 500 05 Hradec Králové. If you fall ill suddenly or suffer an injury, you can also call the **emergency service** (telephone 112) which is available all over the Czech Republic. The consultant will discuss your health condition with you by phone and if necessary, he/she will send a rescue squad who will provide medical services.

Cold and flu medication and other similar products can be purchased in pharmacies without a medical prescription.

## From University to hospital



Please find up to date information about COVID-19 on the UHK web pages: <https://www.uhk.cz/en/university-of-hradec-kralove/coronavirus>

## Infectious diseases

If a foreigner arrives to the Czech Republic and suffers from an infectious disease, or if signs of an infectious disease appear at any time of the foreigner's stay here, the **local doctor must be notified of it**. The doctor then notifies the appropriate Czech public health authority. Such diseases are listed in Annex 1 below.

Other duties:

- Treat the disease;
- Follow the instruction of the doctor and cooperate;
- Keep away from such disease spreading.

If a foreigner fails to meet these requirements, the consent to enter the Czech Republic or to stay there can be withheld.

### Selected infectious diseases:

Diphtheria	Trichinosis
Infections cause by Haemophilus influenzae type b non b	Yersiniosis
Flu	Creutzfeldt-Jakob disease
Measles	Legionellosis
Mumps	Meningococcal diseases
Whooping cough	Pneumococcal infection
Poliomyelitis	Tuberculosis
Rubella	Severe acute respiratory syndrome
Tetanus	Brucellosis
Chlamydia infections	Echinococcosis
Gonococcus infections	Rabies
Infections caused by the human immunodeficiency virus (HIV/AIDS)	Avian influenza transmitted to humans
Syphilis	Infection caused by the West Nile Fever virus
Hepatitis A, B and C	Q fever
Botulism	Tularemia
Campylobacteriosis	Cholera
Cryptosporidiosis	Malaria
Lambliasis (giardiasis)	Plaque
Infections caused by E. coli enterohaemorrhagica	Viral haemorrhagic fevers
Leptospirosis	Rotavirus infection
Listeriosis	Herpes zoster
Salmonellosis	Lyme borreliosis
Shigellosis	Campylobacteriosis
Anthrax	Tick-borne encephalitis
Toxoplasmosis	Chicken-pox
	COVID-19

## Health insurance in the Czech Republic

There are two forms of health insurance in the Czech Republic – public and commercial.

**Public health insurance** is intended mainly for:

- Foreigners with a permanent residence permit;
- Foreigners – employees whose employer's seat or residence is in the Czech Republic (the insurance is paid by the employer);
- Citizens of EU member states (agreement with their home insurance company, refund of expenses – see below).

**Commercial health insurance** (travel health insurance) which is a private insurance and is intended for:

- Self-employed individuals and other entrepreneurs;
- Economically inactive family members of employees and/or entrepreneurs;
- **Students.**

## Insurance of students from EU member states

If you are a **citizen of an EU member state where you are insured, you have a statutory right for refund of expenses spent for health care in the Czech Republic.** You may be required to pay for the health care to the health care provider at first and then you will be refunded the expenses in the amount which would be paid by your health insurance company in your country.

If you are a **citizen of an EU/EEA member state or Switzerland** with which the Czech Republic has signed international treaties on social welfare, you can be treated in the Czech Republic under the same conditions as the Czech citizens and the treatment will be paid by the Czech health insurance company. However, your national public health insurance company must give its consent in advance.

Students coming from these countries are commonly **recommended to make a commercial travel health insurance.** The travel insurance covers all expenses. The insurance companies themselves solve the refund of expenses. You, therefore, do not need to spend your money (according to the travel insurance conditions).

## Insurance of students from countries out of EU

**For students from the third countries,** requirements on travel insurance are determined by the EU Visa Code. A valid health insurance is usually one of the conditions of getting the student visa.

If you ask for a **visa and residence permit not exceeding 90 days,** you are obliged to make a **commercial health insurance** for your stay in the Czech Republic. Such insurance must cover all expenses you could incur during your stay in the Czech Republic in **relation with urgent health care, emergency hospital care, transfer to your home country, or death and repatriation.** The limit of the insurance benefit must be EUR 30,000 at least for one insured event. Always read carefully the information in your insurance contract.

If you ask for a **long-term visa exceeding 90 days,** long-term residence permit or extension of your residence permit, you must make a **commercial health insurance covering comprehensive health care (i.e. comprehensive health insurance for foreigners).** This means that you will be provided, without direct payment of treatment expenses, health care **aimed at preservation of your health condition it was before you signed the insurance contract.** Neither the preventive nor the follow-up health care, nor the health care related to care for a pregnant women and her delivery may be excluded from the insurance. The limit of the insurance benefit must be EUR 60,000 at least for one insured event.



## Insurance of individuals with a chronic or infectious disease

If you suffer from some of chronic or infectious diseases subject to the duty to report, you should **consider carefully the choice of the travel insurance before you leave your home country**. Find out where and under what conditions the insurance can be provided. Some insurance companies may exclude such diseases from the insurance benefit, i.e. the insurance does not cover them. In such case, please ask your home insurance company for possibilities.

Some insurance companies offer individual exceptions, e.g. in case your disease was stable in the last 6-12 months. The offers of insurance companies should be reviewed carefully in advance.

### Important insurance-related information:

1. The health **insurance may not exclude** insurance benefits in case of injuries suffered due to intentional conduct, fault or contributory fault of the insured person, or injuries suffered due to the use of alcohol, narcotics or psychotropic substances by the insured person. The insurance company may require reimbursement of the treatment cost in some cases.
2. The commercial insurance **may be made only with an insurance company authorized to operate such insurance in the Czech Republic**. If such insurance is made abroad, the insurance documents, including the information about the limit of the insurance benefit and general conditions must be translated into the Czech language.
3. After the insured person arranges the travel health insurance, he/she gets a **document evidencing the insurance. The insured person is obliged to keep such document with him/her all the time**.
4. The **actually valid regulations must be followed**.
5. If you **do not comply with your participation** in the health insurance in the way required by the Czech law, **your visa or residence permit may be denied or cancelled**.

### Recommendations:

- **We recommend all students to make a comprehensive health insurance for foreigners!**
- The Czech government approved legislation requiring foreigners with long-term residence in the country to be insured with the insurer PVZP (Pojišťovna VZP). This is obligatory for all newcomers since August 2, 2021. University of Hradec Kralove cooperates with the PVZP. Here is a link: <https://link.pvzp.cz/uhk-ff-exclusive-en>

## More details are available in the following documents:

Act No. 258/2000 Sb., on public health protection and on changes of some related acts

No. 326/1999 Sb., on stay of foreigners in the Czech Republic and on changes of some related acts

Regulation No. 306/2012 Sb., on conditions of prevention of the development and spreading of infectious diseases

Regulation (EC) No. 810/2009 of the European Parliament and of the Council (the Visa Code)

Web site of the Ministry of Interior - <https://www.mvcr.cz/>

Medical care and insurance - <https://www.studyin.cz/live-work/medical-care-and-insurance/>

Information for schools and students - <https://www.mvcr.cz/clanek/informace-pro-skoly.aspx?q=Y2hudW09NQ%3d%3d>

Possibilities and conditions of health care provision - <https://www.kancelarzp.cz/cs/vycestovani-zdr-pece/zahr-poj-do-cr/moznosti-uhrady-eu>

Information for foreigners (information mainly for stays exceeding 90 days) - <https://www.mvcr.cz/clanek/informacni-ublikace-pro-cizince.aspx>

[www.uhk.cz](http://www.uhk.cz)