



Every person is obliged to pay health insurance to the relevant health insurance company!

If they don't pay it, the insurance company will incur a debt (penalty). Thanks to these payments, everyone is assured of medical care and other health services related to it.

- If you are working (employed), your employer must pay the insurance for you.
- If you are not working (unemployed) and you are on the register of jobseekers (permanent residents only), the state pays the insurance for you.
- If you are not working (unemployed) and are not on the jobseeker's register (only permanent residents), you pay your health insurance.

In the Czech Republic, a distinction is made between PUBLIC health insurance and COMMERCIAL health insurance.

- The "HEALTH INSURANCE CARD" serves as proof of health insurance and must be carried at all times. In the case of commercial insurance, proof of payment must also be carried.

Public health insurance	Commercial health insurance in the scope of comprehensive care
• foreigners with permanent residence permit	• sole traders (self-employed) and other entrepreneurs
• foreigners- employees regardless of the residence permit they have (visa, long-term residence)	• economically inactive family members of employees, self-employed persons, but also other foreigners or even Czech citizens
• EU nationals and their family members (under certain conditions)	• students



We recommend that you check the list of contracted doctors before signing up for insurance. You may find that your doctor will ask for cash for treatment. In this case, get a bill and proof of payment. After you have submitted the documents to the insurance company, the insurance company will reimburse you for the care.

- A list of doctors can be found at: www.znamylekar.cz



If you have a health insurance debt, don't leave the situation be, but solve it!!



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