

HEALTH INSURANCE MEDICAL CARE AND EMERGENCIES: WHAT YOU NEED BEFORE & AFTER ARRIVAL

EU/EEA Students

You will need a valid **European Health Insurance Card (EHIC)**—known in Poland as the *Europejska Karta Ubezpieczenia Zdrowotnego (EKUZ)*. This card entitles you to receive medical services in public healthcare facilities contracted with the NFZ (the Polish National Health Fund) on the same terms as Polish residents, free of charge. **The EHIC must remain valid throughout your entire stay.**

Bring your EHIC, passport/ID, and student ID or university confirmation. When you visit a public clinic, present these documents and inform them that you will be using your EHIC, as some doctors may require it in advance.

Non-EU/EEA Students

You must arrive with **private international health insurance** that is valid across Europe, with a minimum medical coverage of **€30,000**, including emergency care, medical consultations, hospital stays, etc. This is required for your visa application.

After your arrival, you may choose to enroll in voluntary NFZ coverage in Poland. This costs approximately 46–56 PLN per month (around 13–14 EUR) and provides you with access to public healthcare without any upfront payment, similar to what an EU student would receive—provided you pay on time and adhere to the registration steps. More detailed information can be found here: <https://www.nfz.gov.pl/dla-pacjenta/ubezpieczenia-w-nfz/jak-sie-ubezpieczyc-dobrowolnie/>

How Medical Care Works with Your Insurance

In Poland, there are both NFZ-funded doctors and private practitioners. Private healthcare is not covered by the EHIC or NFZ; therefore, it must be paid out of pocket or reimbursed by your insurance. Certain health insurance providers have contracts with specified doctors, and services will be covered instantly with proof of insurance.

If you use EHIC or sign up with NFZ, here's what to expect:

- **Primary care (GP visits)**

From Monday through Friday, NFZ clinics (*przychodnia*) offer care between ~8:00–18:00. You can schedule an appointment with a general practitioner (*lekarz pierwszego kontaktu*) who can refer you to specialists or order diagnostic tests if needed. After hours, non-emergency care there is NZOZ night-and-holiday primary care center available if you're seriously ill (**at Wojewódzki Szpital Koszalin, ul. Chałubińskiego 7 building F**)

- **Specialists & referrals**

Referrals from your GP are needed for most NFZ specialists except for fields like gynecology, dentistry, psychiatry, and oncology—though dental services may require partial payment. Over-standard materials or non-covered treatments are paid privately.

- **Hospital care**

In case of accident, sudden illness, or emergency—go to any **hospital emergency department (SOR)** contracted with NFZ. **Bring your EHIC or NFZ proof**, and treatment (including ambulance transport if needed) is **free of charge within emergency scope**. You will not need to pay and seek reimbursement later.

If you have private health insurance:

The same conditions as EHIC or NFZ apply, **with the exception that all visits will need to be paid by you initially**. Please **keep proof of payment** or request it specifically. You will then need to submit a claim, provide proof of payment to your insurance, and receive reimbursement from the insurance company.

Emergencies: Who to Contact and Where to Go

Emergency Phone Numbers in Poland

112 - universal European emergency number, free from any phone (mobile or landline)

999 - ambulance

998 - fire brigade

997 - police

In life-threatening or severe cases (e.g., chest pain, accidents, heavy bleeding, allergic reactions, loss of consciousness), call 999 or 112, or, if possible, head directly to the Emergency Department (Szpitalny Oddział Ratunkowy, SOR) at Wojewódzki Szpital Koszalin, ul. Chałubińskiego 7, building B. Treatment is administered immediately based on medical priority—not arrival order—and costs are covered by EHIC or NFZ. Patients with private insurance will receive a bill afterwards.

Across Poland, there is a 24/7 NFZ hotline available in English, where you can receive information about NZOZ night and holiday primary care centers, Emergency Departments, and 24/7 pharmacies.

NFZ Hotline Number: 800 190 590 (Calls charged according to the operator's price list)

Advice for Non-EU Erasmus+ Students in Koszalin

- Before departure, carefully review your private insurance plan: what exactly is covered, are there waiting periods, and how are claims handled?
- Confirm that your insurance plan lists Polish clinics in Koszalin (e.g., LuxMed and Medicover branches).
- Be aware that private insurance alone does not replace public NFZ coverage, and major treatments or hospital stays can become expensive very quickly under private plans.
- If possible, consider adding voluntary NFZ coverage, which for students costs approximately 46–56 PLN per month, to guarantee comprehensive protection.

If you have any questions please contact: International Mobility Office

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