ASAP Accessing services, Sharing Approaches and Practices



# GUIDE FOR THIRD-COUNTRY NATIONALS

ACCESS TO HEALTH CARE IN CROATIA

It's not always easy to understand the healthcare system in Croatia, so let's make it simpler!



















# HEALTHCARE INSURANCE IN CROATIA

## Am I obliged to register for compulsory health insurance in Croatia?

You are obliged to register for compulsory health insurance in Croatia except in situations prescribed by the Act on Compulsory Health Insurance and Health Care of Foreigners in the Republic of Croatia and other special acts.

One such exception is where a person is insured in one of the countries with which Croatia has concluded an international social security agreement (Australia, Bosnia and Herzegovina, Montenegro, Canada, Republic of Korea, North Macedonia, Turkey and Serbia) or where the person has already been insured in one of the Member States of the European Economic Area and the Swiss Confederation where specific provisions of international treaties or European law apply.

Also, if you are a person under international or temporary protection, you are not obliged to register for compulsory health insurance in Croatia. In that case, even though you do not have the status of an insured person, you have the same rights an insured person has under compulsory health insurance.

You can find more information on the services within the Croatian healthcare system for international protection seekers, asylum holders and foreigners under subsidiary protection in the Croatian health system navigation guide for international protection applicants, asylees and persons under the subsidiary protection available for download on the following website: <a href="http://careformigrants.eu/">http://careformigrants.eu/</a>

Sometimes other people are obliged to register you for compulsory health insurance. For example, if you are employed under a contract of employment, the employer is obliged to register you for compulsory health insurance within 8 days of concluding the employment contract and to provide you with a copy of the registration within an additional 8 days.

You can check your status – whether you are covered by compulsory health insurance – on the following website: http://www.hzzo-net.hr/statos\_OIB.htm by selecting the category 'OIB' and entering your OIB (personal identification number). If you are insured, your data will appear as in the picture below. If you are not insured, the following message will be displayed: 'Nema podataka za uneseni uvjet.' ('There is no data for the entered requirement.')





The registration for compulsory health insurance needs to be submitted to the regional office of the Croatian Health Insurance Fund, designated for your place of residence. If you are not sure whether you are obliged to register for insurance or if you have any other questions regarding compulsory health insurance, you can contact the Croatian Health Insurance Fund at the following e-mail: <a href="mailto:info@hzzo">info@hzzo</a>. hr or at the toll-free info telephone line: 0800 7979.

The Croatian Health Insurance Fund or 'HZZO' is a public institution that provides compulsory health insurance in Croatia.

Website: <a href="https://hzzo.hr/">https://hzzo.hr/</a> Info e-mail: <a href="mailto:info@hzzo.hr">info@hzzo.hr</a>

**Toll-free info telephone line for:** compulsory insurance: 0800 7979 supplementary insurance: 0800 7989

eOrdering: 0800 7229

# Registration of attaining the age of majority or termination of employment for persons with residence, permanent stay or long-term stay in Croatia

If your employment under an employment contract in the territory of the Republic of Croatia has ended, regardless of the reason for the termination, you must register in person within 30 days at the nearest regional office or regional service of the HZZO so that you can continue to be covered by compulsory health insurance without paying a separate fee.

The registration must also be made if a child reaches 18 years of age and is not covered by health insurance on any other basis (for example, does not work under an employment contract, does not attend college or university, or similar).

After the registration has been made, you must personally come to a HZZO office once every three months in order to maintain the insured status, except if you are registered in the unemployment records of the Croatian Employment Service.

If the specified period of 30 days from the termination of employment has expired, and you cannot acquire the insured status under another basis, then you are obliged to pay separate contributions for compulsory health insurance in the amount determined in accordance with the law.

### Do I have to pay a separate fee for every visit to the doctor?

The right to medical examination, treatment, prescription as well as any other healthcare service in Croatia is sometimes exercised with additional charge depending on the service and the level of the right that you are entitled to.

#### **Compulsory health insurance**

#### White or blue card

Most persons residing in Croatia are covered by **compulsory health insurance**, based on which certain healthcare services are provided without any additional payment, such as, for example, child health care, treatment of certain infectious diseases, taking certain medicines included in the so-called "list of essential medicines" and other services in accordance with the law.

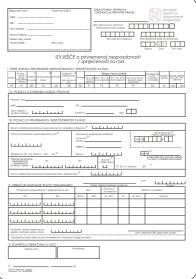
Persons who are covered by compulsory health insurance receive a white or blue card as shown in the pictures below:





Registration for compulsory health insurance is usually not charged separately, however in certain cases it is necessary to pay a separate fee for compulsory health insurance. For example, the fee for compulsory health insurance will have to be paid by a person who is a national of a third country with whom Croatia has not signed an international agreement and who holds a temporary residence permit in Croatia for study purposes or by a person who has failed to report the termination of employment in Croatia within the legal deadline (for more details see the previous page).





#### **Optional additional health insurance**

#### Orange card

Many healthcare services are **provided with a special charge**, which is why people conclude contracts with one of the insurance companies in Croatia in order to take out an insurance policy for a certain price for:

#### a) Supplementary health insurance

If you take out and pay for a supplementary health insurance policy, it covers the difference in the cost between the full price of a healthcare service and the part covered by the compulsory health insurance. For example, people who do not have a supplementary



health insurance policy must pay for healthcare services provided by a general practitioner, gynaecologist or dentist, however, if you take out a supplementary health insurance policy it will cover those costs and you will not have to pay for certain services every time you go to a doctor.

#### b) Additional health insurance

ensuring a higher standard of health care than the standard of health care under compulsory health insurance and a higher scope of rights than those under compulsory health insurance.

When you first come into contact with the medical staff, you will be asked to present your health insurance card in order to determine the level of your rights, except in case you are a person under international or temporary protection when it is necessary to present a special document.

## Persons under international or temporary protection

If you are an asylum holder, a foreigner under subsidiary protection, a foreigner under temporary protection or member of their family, then you exercise your rights within the healthcare system solely on the basis of a valid document issued by the Ministry of the Interior or on the basis of a residence permit. In that case, even though you do not have the status of an insured person, you have the same rights within the public health service as an insured person under compulsory health insurance.

# OUCH! IT HURTS - WHO CAN I TURN TO?

#### **Emergencies**

Any person, including a person who does not have a residence permit in the territory of Croatia, is entitled to urgent medical assistance and essential medical treatment.

In case of life-threatening injuries, sudden and unexpected illness or medical conditions that can become life-threatening if treatment is not started immediately, it is necessary to:

- → call the emergency medical service number/ambulance 194 or the single emergency number 112; and
- when it is possible, go to the nearest hospital emergency department.

Whenever possible, you should call your primary care physician or pharmacist; outside working hours, call the doctor at the on-duty clinic or the pharmacist at the on-duty pharmacy, before going to the nearest hospital emergency department.

#### **Non-urgent conditions**

In all other cases, such as cold, cough, sore back, sore throat, toothache, arthritis and other non-urgent conditions, first consult a primary care physician.

#### Who are primary care physicians?

**General practitioner** (or family physician) is the doctor you first contact in case you have a health problem. He or she takes full care of the patient's health, diagnoses and treats general medical problems and refers patients to specialists if necessary.

#### Sick leave - temporary inability to work

General practitioner is also responsible for determining the beginning, duration and end of sick leave. According to the Labour Act, you have to deliver a medical certificate of temporary inability to work and the expected duration of sick leave to your employer at the latest within three days of your absence from work. Such a certificate (doctor's certificate of illness or *doznaka za bolovanje*) is issued by your general practitioner.

**Dental practitioner / dentist** is a doctor who specialises in dental diseases and related health problems.

#### **Doctors on duty**

In case you need a general practitioner, a dentist or a paediatrician outside the working hours of your selected doctor, you can contact the doctors on duty in community health centres. It is advisable to get timely information on the arrangements of on-duty work at your local community health centre from your selected doctor or nurse.

**Gynaecologist** is a doctor who specialises in female reproductive health, including pregnancy monitoring, diagnosing and treating reproductive disorders, and performing regular examinations and tests. It is important to emphasise that finding and registering with a suitable gynaecologist is difficult due to system overload, so the search for a gynaecologist requires patience.

**Paediatrician** is a doctor who provides health care for infants, toddlers and preschool children.

#### **Preventive screening**

For certain diseases and health conditions it is important that they are detected and treated as soon as possible, which is why various preventive screenings are carried out in Croatia. For example:

- The National Cervical Cancer Early Detection Programme provides that women aged 25 and older are invited every three years for a preventive screening that includes a Pap smear.
   Depending on the test result, the gynaecologist may refer the woman to further tests and/or examinations.
- As part of the National Breast Cancer Early Detection Program, women aged 50–69 are invited to a free mammogram scan every two years.

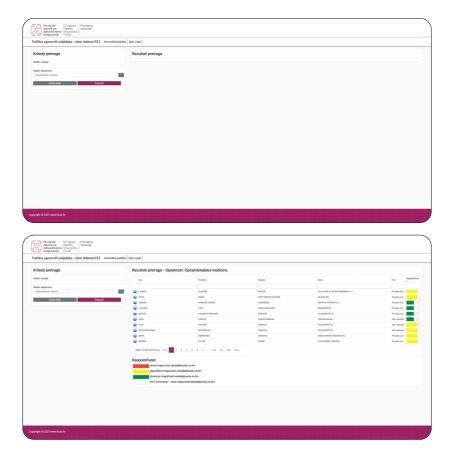
As a person covered by compulsory health insurance, you have the right to select a general practitioner, a gynaecologist, a paediatrician and a dentist, who shall be your primary point of contact in case of any health problems. You do not need a referral to see your selected primary care physician. Depending on the doctor, it is sometimes necessary to arrange an appointment in advance by phone, e-mail or any other means of communication according to the instructions provided by the doctor or nurse.

**HOW CAN I CHOOSE A** GENERAL PRACTITIONER, DENTIST, **GYNAECOLO-GIST OR PAEDI-ATRICIAN?** 

Primary healthcare services are provided in community health centres and doctors' offices, usually by teams made up of doctors and nurses. You can find a list of community health centres by county in Croatia on the following website: <a href="https://zdravlje.gov.hr/kontakti/kontakti-zdravst-venih-ustanova/domovi-zdravlja-1500/1500">https://zdravlja-1500/1500</a>

It is best to choose a doctor at a community health centre or doctor's office located close to where you live, but it is important to remember that doctors at a community health centre or doctor's office near you may not be able to enrol new patients due to the large number of patients they already have.

To find out which primary care physicians are located close to where you live and their availability for enrolling new patients, you can use the contracted primary care physicians search engine on the following website: <a href="https://e-usluge.hzzo.hr/trazilicaugovorapzz/">https://e-usluge.hzzo.hr/trazilicaugovorapzz/</a>



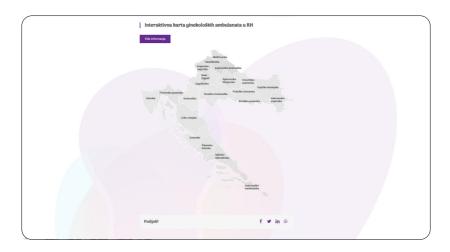
#### How to use the e-search engine?

- In the field 'Odabir naselja' (Selection of area) enter the name of the area (town or village) where you live or the nearest settlement to your place of residence.
- 2. In the field below 'Odabir djelatnosti' choose the type of doctor you are looking for:
  - a) Opća/obiteljska medicina (general practitioner / family doctor)
  - b) Zdravstvena zaštita predškolske djece (paediatrician)
  - c) Zdravstvena zaštita žena (gynaecologist)
  - d) Dentalna zdravstvena zaštita (dentist)

When you have entered the area and the type of doctor in the search engine, a list of primary care physicians, their office addresses and availability will be displayed on the right. Availability is displayed in four colours:

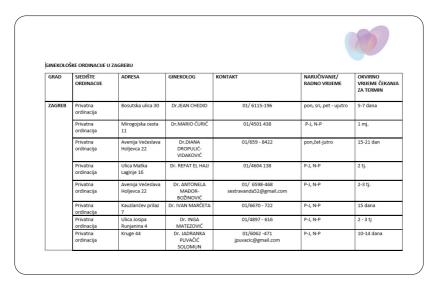
- a) 'red' means that the enrolment capacity is filled (this doctor does not enrol new patients);
- b) 'yellow' means that there are certain restrictions for enrolment;
- c) 'green' means that enrolment is possible (the doctor is accepting new patients);
- d) 'white' means that the team is forming and there is a greater chance of being enrolled.

To register with a primary care physician, it is usually necessary to contact a nurse or a medical technician who works in a community health centre or doctor's office.



#### Finding a gynaecologist

On the following website: <a href="https://necurak.hzjz.hr/za-zene/popis-ginekologa/">https://necurak.hzjz.hr/za-zene/popis-ginekologa/</a> you can find a list of gynaecological clinics in Croatia that includes all gynaecological practices which are part of the public health network grouped by counties. Clicking on the county or region in which you are located will download a file that contains a list of clinics in that region, contact information and approximate waiting time for an appointment.



A **nurse** works in the field of healthcare, with the aim of protecting the health of the individual, the family and the entire population, and performs various tasks in order to provide adequate care to the patient.

Nurse's duties include tasks in the field of patient care, administrative tasks, ordering patients for appointments and keeping the patient's medical records, monitoring the health status of patients, preventing various health conditions, giving instructions on taking medication and procedures that the patient should perform before diagnosis, and many other tasks.

When you come to the community health centre or doctor's office, you first sign in with the nurse. When signing in, you must provide your health insurance card or, if you are a person under international or temporary protection, another appropriate document. When it is your turn to see the doctor, you will be invited to enter the doctor's office.

MEDICAL **EXAMINATION** / TESTS / **TREATMENT OUTSIDE YOUR SELECTED DOCTOR'S OFFICE** 

#### What are referrals (uputnice)?

The doctor will issue a referral in case they determine that the patient's health condition requires a consultation with a specialist (e.g., dermatologist – doctor for skin diseases), diagnostic test (e.g., magnetic resonance imaging of the knee), outpatient care, and in other cases when the healthcare service is provided outside the doctor's office.

The referral contains a description of the healthcare service for which the patient needs to schedule an appointment outside the doctor's office, and is marked with a specific code (e.g., A1, A4, C1, etc.). Each code has its own meaning and a specified time period within which you must schedule an appointment for the healthcare service and/or within which the healthcare service must be provided. You need to inquire about the meaning of the code on the referral you received. You can also ask questions about it to the doctor who issued you the referral.

#### Health Portal (Portal zdravlja)

Health Portal is a website through which any foreigner with a residence permit in Croatia can:

- → see part of their medical data that is processed in the Croatian healthcare system;
- → see a list of their selected doctors and messages exchanged with the selected doctor if the option is activated by the doctor;
- → see all the issued referrals, test results, doctor's reports and release forms;
- see data on medicines prescribed by selected primary care physicians; and
- see other details of their health record and get the possibility to use digital communication to exercise their rights regarding certain healthcare services.

Health Portal is available only in Croatian on the following website: <a href="https://portal.zdravlje.hr/portalzdravlja/login.html">https://portal.zdravlje.hr/portalzdravlja/login.html</a> and via mobile applications for Android and iOS.

Health Portal is part of the e-građani (e-Citizens <a href="https://gov.htm">https://gov.htm</a>) platform, which you can access using a credential, that is, a means of confirming your electronic identity (e.g., you probably already have a credential if you use internet or mobile banking).

Usually, referrals shall be issued in electronic form and the patient can see them in the Health Portal (*Portal zdravlja*), however they can also be issued in paper form.

## How to schedule an appointment for the healthcare service the doctor referred me to?

The doctor who issued you the referral can schedule an examination, test or treatment in the facility that provides the healthcare service to which they referred you.

However, it is important to know that you yourself can also schedule an examination, test or treatment to which you have been referred. In this case, it is important to inquire about the way in which you can schedule these things. You can find this out by visiting the website or by personally visiting the health facility where you want to schedule an appointment.

You can find more information on how to schedule an appointment in Croatian at the following link.

It is important to know that there is sometimes a long waiting period for specialist consultations or some diagnostic tests. For example, in 2022, there was a waiting period of more than a year for some diagnostic tests at the University Hospital Centre Zagreb.

If the patient wants to see a specialist of a specific gender, they must emphasise this when making an appointment.

Before making an appointment, it is advisable to find out the average waiting period for getting an appointment for a particular test or examination. You can do this:

- → every working day by calling 0800 7229 from 8 a.m. to 4 p.m.; or
- → by visiting the website <a href="http://www.hzzo-net.hr/e\_listei.htm">http://www.hzzo-net.hr/e\_listei.htm</a> and entering the name of the medical service in the field 'Unesite naziv postupka' ('Enter the name of the procedure') and selecting the county where you want the healthcare service to be provided. After pressing the 'PROVJERITE' ('CHECK') button, you will receive information about the first available appointments ('Prvi slobodni termini') and the number of waiting days ('Broj dana čekanja') for a particular healthcare facility.





## I have a referral and I got my appointment, but I don't know where to go – what should I do?

When they need to use healthcare services in Croatia, it can often happen that people get lost or are not sure where to go to register, get an appointment or receive the healthcare service.

It is important to get fully informed with the doctor who issued the referral about the place where the healthcare service is provided. You can also ask for instructions from a nurse at the front desk of a particular healthcare facility.

Every time you visit a doctor, it is recommended that you write down on a piece of paper or enter in your mobile phone the exact instructions your doctor or another member of the medical staff gives you about the location where healthcare services are provided.

The instructions can sometimes be complicated (e.g., 'in the green building', 'on the third floor, second door on the left') or incorrect (e.g., when an office changes its location due to the earthquake or similar), which is why it is sometimes necessary to ask the employees who work in the facility where the healthcare service is provided for more information.

# **EXERCISE OF RIGHTS**

# What if the doctor doesn't want to see me or if I have a complaint about the service provided in a particular public health institution?

There are several ways in which you can make a complaint about the provision of public health services. Which one you choose depends on what you want to achieve with the complaint.

#### 1. Complaint to the institution where healthcare services were provided to you:

- → is filed to the director of the institution (or the board, a person authorised to run the company or a private health professional) via the address and contact details indicated on the institution's website.
- → the director has to promptly process your complaint and inform you in writing of the measures taken no later than 8 days from the date of receipt of the complaint.

#### 2. If you are not satisfied with the measures taken, you can request the protection of your rights from:

- a) a) the Minister of Health:
- the complaint is to be filed to the following address: Ksaver 200a, 10000 Zagreb;
- → you can also file a complaint by telephone (toll-free call to 0800 7229) every day from 8 a.m. to 4 p.m. or by e-mail at pisarnica@miz.hr
- b) b) competent chambers (professional associations) which may, upon complaint, initiate disciplinary proceedings against the person complained about.

**Croatian Medical Chamber** (Hrvatska liječnička komora) How to file a complaint is explained at the following link: <a href="https://www.h

**Croatian Chamber of Nurses** (Hrvatska komora medicinskih sestara) The complaint is to be filed to the secretary of the chamber at the address: Maksimirska 111/2, 10000 Zagreb <a href="http://www.hkms.hr/data/1321863849\_481\_mala\_Pravilnik%200%20pravima%20i%20od-govornostima%20medicinskih%20sestara.pdf">http://www.hkms.hr/data/1321863849\_481\_mala\_Pravilnik%200%20pravima%20i%20od-govornostima%20medicinskih%20sestara.pdf</a>

You can also send the complaint to other chambers in the health sector depending on the area to which the complaint relates. You can find out how to file a complaint by contacting these chambers directly.

#### Other chambers:

- Croatian Chamber of Midwives (Hrvatska komora primalja),
- Croatian Chamber of Dental Medicine (Hrvatska komora dentalne medicine),
- Croatian Chamber of Physiotherapists (Hrvatska komora fizioterapeuta),
- Croatian Chamber of Medical Biochemists (Hrvatska komora medicinskih biokemičara),
- Croatian Chamber of Pharmacists (Hrvatska ljekarnička komora),
- Croatian Psychological Chamber (Hrvatska psihološka komora),
- Croatian Chamber of Health Professionals (Hrvatska komora zdravstvenih radnika).

Also, in case of serious omissions, you can initiate court proceedings for compensation of damages or press criminal charges with the police or state attorney. Before initiating such procedures, it is advisable to consult with a lawyer in order to understand what procedures and legal remedies are available to you.

#### What if I don't speak Croatian?

There are numerous tools that can help you establish and maintain communication with people who speak only Croatian:

- machine translation via mobile applications (Google Translate / Lens, Yandex Translate, Papago, iTranslate, Talking Translator, SayHi Translate and numerous other applications);
- → the Tarjimly mobile application, which gathers a network of volunteer or freelance translators who can be accessed through a request for translation that connects the user to a translator within 2-5 minutes; and
- → hiring a translator with the help of a civil society organisation.



# WHO CAN I TURN TO FOR SUPPORT IN EXERCISING MY RIGHTS?

There are civil society organisations in Zagreb that support international protection seekers, persons under international and temporary protection and other foreigners through various integration activities such as learning the Croatian language, assistance in accessing guaranteed rights, humanitarian aid, etc. Each organisation provides organisation-specific support but cooperation between organisations is a daily practice organised through Coordination for Integration.

#### Croatian Red Cross / Hrvatski Crveni križ

www.hck.hr

azil-migracije@hck.hı

The Croatian Red Cross, the national Red Cross society of the Republic of Croatia, in accordance with its humanitarian activities and fundamental principles, implements assistance and protection programmes for international protection seekers and persons under international and temporary protection and other migrants in need, in cooperation and with the support of the Ministry of the Interior and the United Nations High Commissioner for Refugees (UNHCR), as well as other competent institutions and civil society associations. They operate in the reception centre for international protection seekers "Porin" but also throughout Croatia.

#### Doctors of the World / Médecins du Monde (MdM)

www.facebook.com/MdMCroatia genco.croatia@medecinsdumonde.be

MdM (Médecins du Monde) is an international humanitarian organisation providing medical care to the most vulnerable populations affected by war, natural disasters, disease, hunger, poverty and exclusion, and those without access to healthcare.

#### AYS — Are You Syrious?

arevousvrious@amail.com

Božidara Magovca 165, 10 000 Zagreb, Croatia (climb the concrete stairs to the plateau)
WORKING HOURS: MON/WED/FRI, 1PM – 4PM

AYS is a non-governmental organisation supporting asylum seekers and persons under international and temporary protection. AYS volunteers in Zagreb provide humanitarian aid in the FREE SHOP where asylum seekers and persons under international and temporary protection can get free clothes, shoes, toiletries and household products. In addition to Free shop, they developed independent integration programmes and Croatian language courses for children and adults, and they provide assistance in exercising rights in order to facilitate access to education, housing, healthcare services and work.

**BORDERS: NONE** 

www.bordersnone.com/coders-without-borders hello@bordersnone.com

Ulica Josipa Seissla 68, 10 000 Zagreb, Croatia

WORKING HOURS: MON-FRI, 10AM-7PM

Borders:none is an organisation from Zagreb which helps refugees integrate into society in various aspects: informal education, employment, organisation of events and meetings with the locals, English language courses etc. In addition to various activities, they have two major projects. One is a coding school for refugees where they teach HTML, CSS and JavaScript, and the other is a mentoring programme for young refugees. This project connects refugees with local people from society who become their mentors and support them in dealing with everyday problems and achieving their goals.

#### **CMS – Centre for Peace Studies** (Centar za mirovne studije)

www.cms.hr cms@cms.hr

+385 91 330 0183 (free legal aid)

Kuća ljudskih prava, Selska cesta 112a, 10 000 Zagreb, Croatia

WORKING HOURS: MON-FRI, 9AM-5PM

CMS is a civil society organisation dealing with a variety of topics, including migrants, persons under international and temporary protection and the rights of asylum seekers. Their priority is advocacy work, along with providing free legal aid, support regarding Croatian language, support in accessing services such as education, housing, employment and healthcare, and other integration activities for migrants, persons under international and temporary protection and asylum seekers.

#### **DPP** — Society for Psychological Assistance

(Društvo za psihološku pomoć)

<u>www.dpp.hr</u> spa@dpp.hr

Ulica kneza Mislava 11, 10 000 Zagreb, Croatia

Society for Psychological Assistance (DPP) is a non-profit, non-governmental organisation founded in 1993, primarily in response to the consequences of the war for the well-being and mental health of the population. In its first years, DPP focused on working with people in crisis during the war and post-war period and providing comprehensive community-based psychosocial assistance. Over time, DPP expands its field of work and introduces innovative psychosocial services in the community and develops trainings for professionals.

#### JRS - Jesuit Refugee Service

<u>hrv.jrs.net/hr</u> info@irs.hr

+385 98 979 2298

Maksimirska cesta 286, 10040 Zagreb, Croatia

WORKING HOURS: MON-FRI, 8AM-4PM

The Jesuit Refugee Service (JRS) is an international Catholic humanitarian organisation, present in more than 50 countries around the world. In Croatia it has been active since the time of the Homeland War. The mission of the Jesuit Refugee Service (JRS) is to accompany, serve and advocate the cause of refugees and other forcibly displaced persons. At the Centre for the Integration of Refugees – SoL, the JRS team provides support to refugees in the form of Croatian language courses, inter-cultural exchange, integration and legal support.

#### RCT — Rehabilitation Centre for Stress and Trauma Zagreb

(Rehabilitacijski centar za stres i traumu Zagreb)

www.rctzg.hr info@rctza.hr

+385 1 4641 342

Kvaternikov trg 12, 10 000 Zagreb, Croatia

Rehabilitation Centre for Stress and Trauma Zagreb (RCT) is an independent, non-profit civil society organisation that provides professional psychological support and support to social inclusion to people with fewer opportunities. They provide psychosocial counselling and support services with the aim of empowering people with limited opportunities to realise their potential. In communities with fewer opportunities, they develop social services and advocate for improving their availability and quality. They advocate for the improvement of policies in the field of social inclusion and the provision of social services.

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