

HEALTHCARE IN CROATIA:

A Guide for Asylum Seekers and People Granted International Protection



“Health is our greatest asset and everyone’s concern!”

CONTENTS

1. Introduction
2. Basic information about the Croatian healthcare system
3. Healthcare rights
 - 3.1 Asylum seekers (applicants for international protection)
 - 3.2 People granted asylum (international protection)
 - 3.3 Where to submit a complaint
4. How to access healthcare services
 - 4.1 How to register with a general practitioner, gynaecologist or dentist
 - 4.2 When and how to use emergency care
 - 4.3 How to obtain emergency assistance
 - 4.4 Referrals to specialists
 - 4.5 Medicines and prescriptions
 - 4.6 Sick-leave certificates
5. Healthcare workers and professionals
6. Mental health
7. Gynaecological care and reproductive health
8. Practical information
9. Who to contact for help
10. Frequently asked questions (FAQ)
11. Appendices



1. INTRODUCTION

This guide provides clear, accessible and practical information about the healthcare system of the Republic of Croatia. Its purpose is to help asylum seekers and people granted international protection access healthcare and navigate the system more easily.

It is intended **for asylum seekers and people under international protection** who may face language barriers, a lack of information about their rights, or unfamiliar administrative procedures in healthcare.



2. BASIC INFORMATION ABOUT THE CROATIAN HEALTHCARE SYSTEM

The Croatian healthcare system has three levels:

1. **Primary healthcare** is your first point of contact with the healthcare system. You use it when you are ill, need a routine check-up or require a referral to a specialist. It includes:

- a general practitioner (GP) for adults
- a paediatrician for children,
- a gynaecologist for women,
- a dentist,
- community nurses who visit patients at home, including pregnant women, newborns and older people,
- basic laboratory tests, such as blood and urine tests,
- emergency medical care.

2. **Secondary healthcare** includes specialists and hospitals. If you need further treatment, your GP refers you to a specialist for a more detailed examination. Specialists include

- cardiologists (heart)
- dermatologists (skin)
- orthopaedic specialists (bones and joints)
- ophthalmologists (eyes)
- ENT specialists (ear, nose and throat), among others.



3. **Tertiary healthcare** covers the most complex treatment, including major surgery, cancer treatment and rare diseases. It is provided in general hospitals and clinical hospital centres (KBCs) by specially trained doctors using advanced equipment.

If you have registered residence in Croatia, you must have **compulsory health insurance** administered by HZZO, the Croatian Health Insurance Fund.

HZZO covers the most important and urgent healthcare services:

- GP appointments
- emergency care
- most essential medicines

It does not cover every cost in full. You must make a co-payment for certain services and medicines.

Supplementary health insurance is also available. This voluntary insurance covers co-payments you would otherwise pay yourself, for example for examinations, some medicines or a hospital stay. If you are employed, you can arrange it yourself. It generally costs €7–13 per month and is available from HZZO or private insurers such as Allianz, Wiener and Croatia osiguranje.

For example, without supplementary insurance, the co-payments are:

- €1.32 for a GP, gynaecologist or dentist appointment
- €4.41 for a specialist appointment or minor outpatient procedure
- €8.83 for diagnostic tests such as ultrasound, ECG or MRI
- €17.77 per day of hospital treatment





Supplementary insurance is especially useful for people with chronic illnesses, those who see doctors frequently, or anyone who may need hospital treatment.

More information is available at <https://dzo.hzzo.hr/> and on private insurers' websites.

TIP: Before buying medicine or arranging an examination, ask whether HZZO and your supplementary insurance cover the cost. This can prevent unexpected charges at the clinic or pharmacy.

TIP: When buying medication or booking an appointment, ask in advance whether the cost is covered by HZZO and your supplementary health insurance — so you don't encounter any unexpected charges at the clinic or pharmacy.

Alongside the public system, Croatia also has private healthcare. You do not need a referral and waiting times are usually shorter, but you pay the full cost yourself.

Prices vary by service and provider. Typical prices are:

- specialist appointment, such as gynaecology or dermatology: €40–100
- ultrasound: €40–80
- MRI scan: €150–300
- basic laboratory test package: €30–70

Treatment is less expensive in the public system, but waiting lists may be several months long because of staff and equipment shortages and organisational problems.

HZZO (Hrvatski zavod za zdravstveno osiguranje – Croatian Health Insurance Fund) is the public body that administers and oversees Croatia's public healthcare system, including medical appointments, hospital treatment and the dispensing of medicines.



3. HEALTHCARE RIGHTS

3.1 ASYLUM SEEKERS (APPLICANTS FOR INTERNATIONAL PROTECTION)

- Unemployed asylum seekers

You access healthcare services through the Reception Centre for Asylum Seekers (Porin in Zagreb or the centre in Kutina), where doctors from Médecins du Monde and the Croatian Red Cross are available. As soon as possible, and within the first five days after arrival, you will receive a basic medical examination with an interpreter's support. You are entitled to emergency medical care and essential treatment, based on a doctor's assessment.

- Employed asylum seekers

If you find employment, your employer must register you with HZZO within eight days of your first working day. You will receive an MBO health-insurance number and a health insurance card (a blue plastic card). You then have the same healthcare rights as other insured residents. You must choose your own GP, gynaecologist and dentist.

If you lose your job while you are an asylum seeker, you lose your insured status. Contact Médecins du Monde staff at the Reception Centre again to maintain continuity of care, particularly if you take regular medication.

3.2 PEOPLE GRANTED ASYLUM OR SUBSIDIARY PROTECTION

If you have been granted asylum or subsidiary protection, **you are entitled to healthcare** on the same basis as people insured by HZZO. Until you are employed, you exercise this right using the decision granting protection and the residence permit issued by the Ministry of the Interior (MUP). Show these documents when visiting a doctor. The provider must treat you and sends the bill to the Ministry of Health.

If you become employed, your employer must register you with HZZO. You then receive an MBO and health insurance card, which makes accessing services simpler.



RIGHT/GROUP	ASYLUM SEEKERS	PEOPLE UNDER INTERNATIONAL PROTECTION	VULNERABLE GROUPS*
Emergency medical care	✓	✓	✓
Basic healthcare	x	✓	✓
Specialist medical care	x	✓	✓
Psychological counselling and therapy	x	✓	✓
Diagnostic tests	x	✓	✓
Medicines	x	✓	✓
Medical examination (within 7 days)	✓	✓	✓
Healthcare funded from the state budget	x	✓	✓

EXPLANATION:

✓ – entitled

x – specialist care, psychological support and special rights for vulnerable groups are provided according to assessed needs, most often when the person is accommodated in a reception centre.

* Vulnerable groups include children, pregnant women, people with disabilities or mental-health difficulties, older or infirm people, survivors of violence, single parents and people deprived of legal capacity.

In practice, a doctor may sometimes refuse you because they do not know how to complete the administrative procedure.

If this happens, you have the right to complain. Your complaint should be clear, include the essential information and, if possible, be sent by email so there is a written record.

WHERE TO SUBMIT A COMPLAINT

In practice, a doctor may sometimes refuse you because they do not know how to complete the administrative procedure. If this happens, you have the right to complain to different institutions, depending on the circumstances. Your complaint should be clear, include the essential information and, if possible, be sent by email so there is a written record.

1. The healthcare institution that refused the service

If the problem occurred at a particular institution, such as a community health centre, first contact its director or responsible officer. Find their contact details on the institution's website.

2. Croatian Health Insurance Fund (HZZO), info@hzzo.hr

Contact HZZO if the issue concerns compulsory health-insurance rights or you believe those rights were denied.

3. Ombudswoman of the Republic of Croatia, info@ombudsman.hr

An independent institution that protects people's rights and receives complaints about public authorities.

4. Ministry of Health, pitajtenas@miz.hr

The authority responsible for managing Croatia's healthcare system.

Suggested contents of a complaint:

- date of submission
- full name of the complainant
- full name of the doctor or healthcare worker
- name and address of the healthcare institution
- date and time of the incident
- what happened – describe the sequence of events
- reasons given for refusing the service



NOTE:

At the end of this guide, you will also find instructions for doctors, including the codes they need to use when registering asylum seekers and people under international protection. This may help if you encounter administrative barriers.

4. HOW TO ACCESS HEALTHCARE SERVICES

4.1 How to register with a GP, gynaecologist or dentist

1. Find a doctor who is accepting new patients.

Use the search tool: <https://e-usluge.hzzo.hr/trazilicaugovorapzz/>

Enter your **town or city** and choose the **type of doctor**, for example general practice. The search tool will list doctors in that area. Availability is colour-coded on the right. Choose a doctor marked **green or white** and, if possible, one working at a **community health centre ("Dom zdravlja"** in the TIP column).

The full procedure is explained in this multilingual video:

[https://www.youtube.com/watch?](https://www.youtube.com/watch?v=Sp7U8YGkSOI&list=PLVnAmHV3IGBxyovU8NWIXWrE1i6hCAR0t&index=6)

[v=Sp7U8YGkSOI&list=PLVnAmHV3IGBxyovU8NWIXWrE1i6hCAR0t&index=6](https://www.youtube.com/watch?v=Sp7U8YGkSOI&list=PLVnAmHV3IGBxyovU8NWIXWrE1i6hCAR0t&index=6)

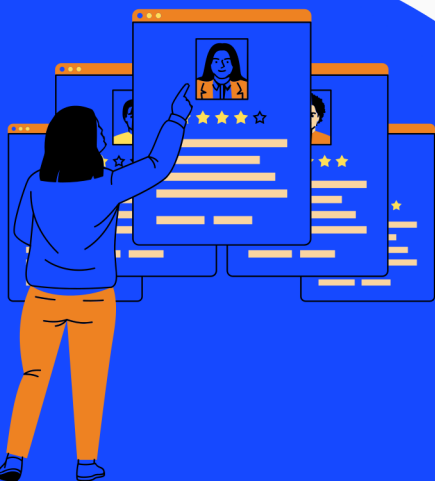
2. Find the contact details of your chosen doctor.

Send an email asking for information and an appointment to register. When registering, you will sign a form. You can then attend appointments and receive prescriptions, referrals, sick leave and other services. Bring your health insurance card, if you have one, or your residence permit and other documents.

3. Ask how to arrange future appointments.

Most examinations require an appointment. You can usually book by phone, email or an app – ask your doctor. In an emergency you may attend without an appointment, but you may need to wait.

NOTE: The registration procedure is the same for dentists and gynaecologists.



4.2 When and how to use emergency care

Use emergency services only for serious and urgent situations, such as:

- severe, sudden pain
- serious injury, including fractures or deep wounds
- high fever with severe symptoms
- breathing problems or allergic reactions
- loss of consciousness or an epileptic seizure



4.3 How to obtain emergency assistance

If you can, go directly to the nearest hospital emergency department. If you cannot get there yourself, call the single emergency number, **+385 112**, and ask for help.

4.4 Referrals to specialists

If your GP or gynaecologist decides that you need specialist care, you will receive an **e-referral**, an electronic document sent directly to the hospital. In some cases, the doctor may issue a paper referral for you to bring to the appointment.

You cannot receive a specialist examination without a referral (unless you pay privately).

You must make an appointment. Your GP may book it for you, in which case you do not need to do anything else. For some examinations, you must book the appointment yourself.

If booking it yourself:

- Email the hospital's central appointments office. Find the details on the hospital's official website or search online for "naručivanje" plus the hospital's name.
- State that you are requesting an appointment, the type of examination, the e-referral number (or say it has been entered in the system), your MBO and full name.
- You will receive an email with the appointment date and details.
- Bring your health insurance card or residence permit and the booking confirmation or appointment email.

4.5 Medicines and prescriptions

Your GP sends prescriptions directly to the pharmacy **through the e-prescription system**.

You only need to collect the medicine.

At the pharmacy, say that you have a prescription to collect and show your health insurance card, if you have one, or your residence permit.

The pharmacist will find the prescription in the system and give you the medicine.

Some medicines are free because they are on HZZO's basic list. For others, you may pay a small co-payment. You can check a medicine's status and the amount payable at:

<https://hzzo.hr/trazilica-za-lijekove>



TIP: For mild symptoms such as a headache, aches and pains or a cold, some medicines are available without a prescription, including paracetamol, ibuprofen and cough syrup.

4.6 Sick-leave certificates

If you are **employed** and become ill, your GP can open a period of sick leave, meaning that you do not have to work until you recover.

You are entitled to compensation while unable to work because of illness. Your GP records the sick leave in HZZO's electronic system; this record is called a "doznaka". A paper certificate can be issued if your employer requests it.

For the first 42 days, compensation is paid by your employer.

After 42 days, it is paid by HZZO, provided the sick leave is justified and regularly updated.

If you are **not employed**, you are not entitled to compensation, but your doctor can issue a certificate confirming that you are ill for use at school, an institution or a social-welfare centre.



IMPORTANT: You must contact your doctor **as soon as you become ill**, as sick leave cannot be issued retroactively.



5. HEALTHCARE WORKERS AND PROFESSIONALS

General practitioner (GP) – a doctor who provides comprehensive healthcare for adults. They diagnose and treat illnesses, provide preventive care and vaccinations, monitor patients with chronic conditions, and refer them to specialists when necessary.

Gynaecologist – a doctor who specialises in the health of the female reproductive system. They provide preventive examinations, diagnose and treat conditions affecting the reproductive organs, monitor pregnancy, offer advice on contraception, and care for women's health throughout all stages of life.

Dentist – a healthcare professional who specialises in the health of the teeth, gums and mouth. They provide preventive examinations, treat tooth decay and gum disease, place fillings, crowns and dentures, and provide cosmetic and orthodontic dental care.

Paediatrician – a doctor who provides healthcare for babies, children and adolescents. They examine and treat children when they are ill, administer vaccinations, advise parents on caring for their child, and monitor the child's growth and development.

Psychiatrist – a medical doctor who has specialised in psychiatry, the branch of medicine concerned with the study, diagnosis and treatment of mental health conditions and difficulties. In addition to making diagnoses, psychiatrists can prescribe medication, provide and recommend medical treatments, and monitor the progress of treatment.

Psychologist – a professional with a degree in psychology who works in prevention, psychological assessment, counselling, career guidance and personal development. Their work primarily involves psychological assessments, testing, counselling, education, and applying psychological knowledge to improve mental health and everyday functioning.

Nurse – a healthcare professional who cares for patients and assists with their treatment. They provide nursing care, assist doctors, administer injections and infusions, dress wounds, educate patients, and provide emotional support.



6. MENTAL HEALTH

Mental health support at reception centres for applicants for international protection



If you are taking any medication, have previous medical records related to your mental health, or feel that your mental health has deteriorated, make sure you tell the doctor. Médecins du Monde (MdM) and the Croatian Red Cross (HCK), two non-governmental organisations operating in the reception centres, employ **psychologists who are available to support you.**

During your first medical examination, the doctor may also suggest that you speak with a psychologist or psychiatrist if they notice that you are struggling, or if you request such support.

Two Médecins du Monde psychiatrists visit the reception centre in Zagreb once a week, and appointments are usually available without a long wait. The centre also regularly organises **workshops** on disease prevention, mental health and related topics, as well as **weekly gatherings** for women that include creative activities.

If you feel overwhelmed, helpless or unable to see a way out of your current situation, immediately contact the staff of Médecins du Monde or the Croatian Red Cross and/or the reception desk at the Reception Centre. Staff can arrange emergency assistance, including hospitalisation if necessary, and provide an interpreter.

Mental-health support in primary healthcare

Your GP can refer you to a psychologist or psychiatrist at a community health centre or specialised clinical hospital centre. Regional public-health institutes operate counselling centres with psychologists and psychiatrists. **~~You do not need a health insurance card or referral to use these services.~~**

Contact: savjetovalista@hzjz.hr

Website: <https://www.hzjz.hr/sluzba-promicanje-zdravlja/savjetovalista/>

In an emergency or crisis, contact the Crisis and Suicide Prevention Centre at KBC Zagreb on 01 2376 470, available 24 hours a day, or call emergency medical services on 194.



Mental-health medication

Always **consult your doctor** about starting or stopping treatment.

Do not stop medication on your own. This may cause your condition to worsen, withdrawal symptoms or a crisis. Even if you decide to stop treatment, your doctor can explain how to reduce the dose gradually and safely.



Ask your doctor whether you should continue taking the medicine after finishing the pack you received and how to obtain the next pack if treatment is to continue. If the medicine is in a category that requires payment, contact MdM staff.

Mental-healthcare for children

For families with children living in reception centres, Médecins du Monde healthcare staff make specialist referrals and coordinate care with community health centres and clinical hospital centres. Schoolchildren also receive monitoring and routine examinations through the School and Adolescent Medicine Service, which may refer them for specialist care. Unaccompanied minors are accommodated at the Dugave Centre, where paediatricians conduct regular examinations. Schools may also refer children to school-medicine doctors when needed.

Additional services:

The Youth Health Centre provides services without a referral, at a parent's request or following a recommendation from a school or doctor. Website: <https://www.czm.hr/>

The City of Zagreb Child and Youth Protection Centre helps children who have experienced different forms of trauma. A GP referral is required. Website: <https://poliklinika-djeca.hr/>

The Psychiatric Hospital for Children and Youth has a 24-hour emergency clinic. Regular care and specialist examinations require a doctor's referral. Website: <https://djecja-psihijatrija.hr/>

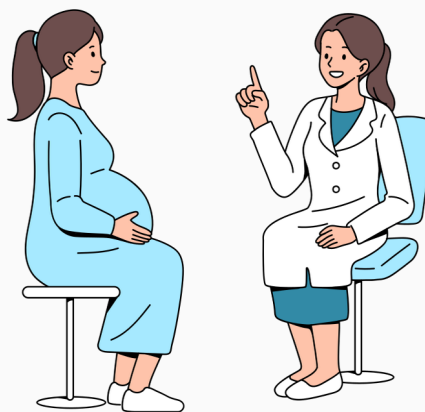
Additional mental-health support contacts are listed at the end of this guide.

7. GYNAECOLOGICAL CARE AND REPRODUCTIVE HEALTH

Asylum seekers are **entitled to prenatal care** during pregnancy at the Porin Reception Centre for Asylum Seekers. Because the law entitles them to emergency medical care, they are also entitled to give birth free of charge.

If you have been granted asylum or are employed, you are entitled to full healthcare from your chosen gynaecologist at the nearest community health centre or practice. Your gynaecologist will explain where and how you will give birth, hospital admission, what to expect and recovery after birth. If anything is unclear or worries you, ask your doctor.

Under the Croatian Institute of Public Health's healthcare programme, professional pregnancy monitoring in Croatia includes ten clinical examinations and three to four ultrasound scans. Your first gynaecological appointment should take place as soon as possible after pregnancy is confirmed and no later than the eighth week. Pregnant women who have not given birth by the end of week 41 are examined every day until delivery.



Doula services are also available in Croatia. Doulas are trained people who provide emotional, physical and practical information before, during and after childbirth. They do not perform medical procedures; they offer continuous support to the woman and her family. You can hire a doula at any stage of pregnancy, depending on the support you need. Note: Doula services are paid, but free workshops in English are also available for mothers and fathers.

More information: <https://doula.hr/postani-doula/program-udruga/ljudska-prava-u-porodu/>

Advice for the maternity ward

Prepare your hospital bag at around **37 weeks of pregnancy**, or earlier if your pregnancy is high-risk. Check what your maternity hospital requires. Do not bring too much because hospital lockers are small.

FOR THE MOTHER:

- Birth plan – a written document explaining your values and wishes for childbirth and the support you want from those caring for you.
- Health insurance card and pregnancy record book, which contains important information about your pregnancy and should always be carried with you.
- Personal toiletries: toothbrush, toothpaste, deodorant, lip balm, hand cream, comb, towels and toilet paper.
- Button-front nightdress, dressing gown, slippers and socks.
- Comfortable clothing for breastfeeding.
- Sanitary pads.
- Nursing bra.
- Food and drink, such as water, biscuits and sweets.
- Mobile phone and charger.

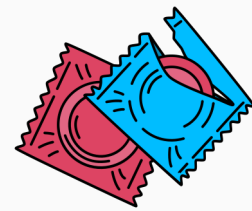


FOR THE BABY:

- Newborn nappies and muslin cloths – thin, reusable cotton cloths used when changing and caring for a baby.
- Wet wipes.
- Nappy cream.
- Sterile gauze.
- Baby clothes, ideally a bodysuit, sleepsuit and hat. • A warm blanket if needed.

FOR LEAVING THE MATERNITY WARD:

- Comfortable clothes for mother and baby.
- **A child car seat, which is mandatory.**
- More information: <https://www.roda.hr/portal/djeca/djeca-u-prometu/sto-znaci-pravilno-koristenje-autosjedalice.html>



Contraception and family planning

Condoms are the most widely used contraceptive method in Croatia and can be bought in almost every shop. At Porin Reception Centre, they are available from Médecins du Monde staff on request. They are also available free of charge from Are You Syrious, Ulica Božidara Magovca 165, and the Croatian Association for HIV and Viral Hepatitis (HUHIV), Ulica kneza Domagoja 10.

Other contraceptive methods include **contraceptive pills and intrauterine devices (IUDs)**. A gynaecologist must prescribe the pills or insert the IUD. Contraceptive pills cost approximately €5–10 per month. An IUD costs about €200 and may remain effective for up to five years.

Prevention and treatment of sexually transmitted infections

Abstaining from sexual intercourse is the most effective way to avoid sexually transmitted infections (STIs). If abstinence is not an option, correctly using a condom during every sexual encounter provides effective protection.

People aged 15 to 25 can receive the HPV (human papillomavirus) vaccine **free of charge** and without a referral at:

- Youth Health Centre, Ulica Vjekoslava Heinzela 62a
- Andrija Štampar Teaching Institute of Public Health, Mirogojska 16.

STI testing is available at several centres in Zagreb. The HUHIV website lists the addresses of institutions offering tests for different infections.

The right to abortion / where to seek help

Abortion is legal in Croatia until the end of the twelfth week of pregnancy. **Induced abortion may be surgical or medical.** Medical abortion is performed up to the ninth week of

pregnancy; after that, a surgical procedure is used.

If you think you are pregnant, a positive home pregnancy test is sufficient. You do not need

a first examination by your chosen gynaecologist or a referral because the procedure is paid privately. A medical abortion costs approximately €300.

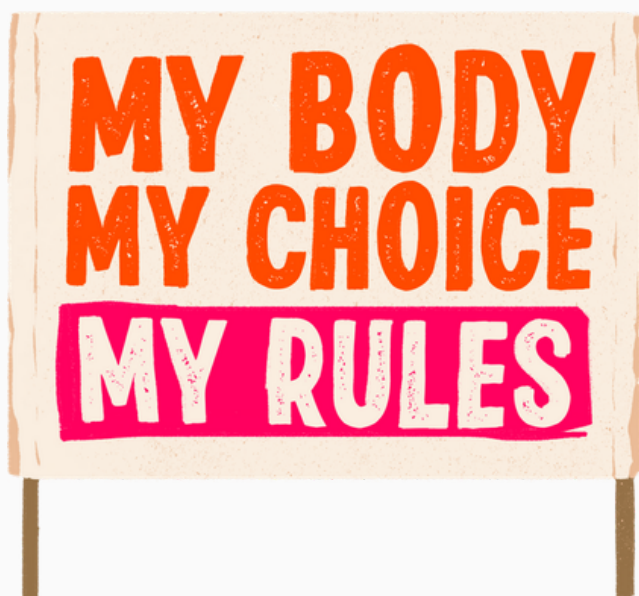
Locations providing surgical abortion

- Zagreb: KB Merkur (sanitation procedure), KBC Vinogradska, Poliklinika Podobnik
- Elsewhere: general hospitals in Pula, Zadar, Šibenik, Split, Zabok, Čakovec, Gospić and Sisak
- Zagreb: KB Merkur (sanacija), KBC Vinogradska, Poliklinika Podobnik Ostalo: OB Pula, Zadar, Šibenik, Split, Zabok, Čakovec, Gospić, Sisak

Locations providing medical abortion

- Zagreb: KBC Petrova, KB Sveti Duh, Vinogradska and Poliklinika Podobnik
- Elsewhere: KBC Rijeka and general hospitals in Sisak, Pula, Split, Dubrovnik and Karlovac

Abortion is not available in Našice, Nova Gradiška or Knin.



8. PRACTICAL INFORMATION

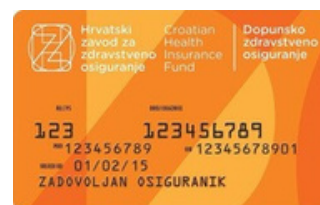
A **health insurance card** is a plastic card issued by HZZO. It shows your basic personal information and MBO. It proves that you are insured and allows you to access healthcare in Croatia, including medical appointments, hospital treatment and collecting medicine from a pharmacy.

sample cards



A **supplementary insurance card** confirms that you have supplementary health insurance. People insured through HZZO receive an orange card. Private insurers usually provide a digital card through a mobile app.

sample cards



E-CITIZENS AND THE HEALTH PORTAL

e-Građani (e-Citizens) is an online portal providing access to many public services, including healthcare, education, social rights and taxation, without visiting an office. Portal zdravlja (Health Portal) is a section of e-Građani that displays health information, such as prescriptions, referrals, reports and scheduled appointments.

To use e-Građani, you need an OIB and an electronic credential – your “key” to the system. This is usually the m-token in your bank’s mobile app or a certificate issued by FINA if you do not have a bank account. To obtain the latter, visit FINA with your OIB and residence permit and request an e-Građani credential.

Go to **<https://gov.hr/>**, click “PRIJAVA” (SIGN IN) at the top right and choose your credential.

The full sign-in procedure is explained in this multilingual video:

[https://www.youtube.com/watch?](https://www.youtube.com/watch?v=1NCU1hSrouE&list=PLVnAmHV3lGBxyovU8NWIXWrE1i6hCAR0t&index=2)

[v=1NCU1hSrouE&list=PLVnAmHV3lGBxyovU8NWIXWrE1i6hCAR0t&index=2](https://www.youtube.com/watch?v=1NCU1hSrouE&list=PLVnAmHV3lGBxyovU8NWIXWrE1i6hCAR0t&index=2)

NOTE: Only people who have an MBO and are registered with HZZO can access the Health Portal.

9. WHO TO CONTACT FOR HELP

Ministry of the Interior

Responsible for administrative procedures related to asylum and protection.

<https://mup.gov.hr/>



Croatian Health Insurance Fund (HZZO)

Information about healthcare rights, MBO numbers and insurance.

Contact: info@hzzo.hr

www.hzzo.hr

Ministry of Health

Responsible for managing the healthcare system.

<https://zdravlje.gov.hr/>

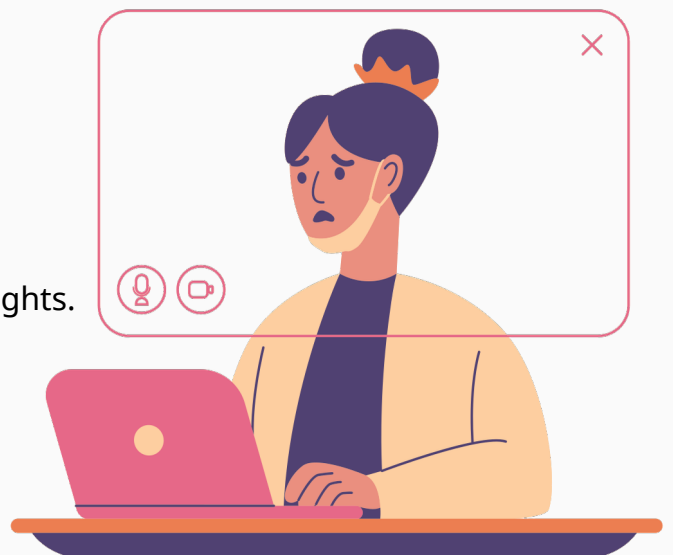
NON-GOVERNMENTAL AND HUMANITARIAN ORGANISATIONS IN ZAGREB

AYS – Are You Syrious?

Support for asylum seekers and migrants, integration assistance and help exercising their rights.

areyousyrious@gmail.com

<https://www.areyousyrious.eu/>



Médecins du Monde (MdM)

Provides medical assistance, especially to vulnerable groups such as pregnant women, people with chronic illnesses and those unable to access the system. genco.croatia@medecinsdumonde.be

www.facebook.com/MdMCroatia

BORDERS: NONE

Helps refugees integrate through informal education, employment support, language courses and projects such as a coding school and youth mentoring programme.

hello@bordersnone.com

www.bordersnone.com/coders-without-borders

CMS – Centre for Peace Studies

Pruž a besplatnu pravnu pomoć, jezičnu podršku te pomoć u pristupu obrazovanju, zapošljavanju, stanovanju i zdravstvu.

cms@cms.hr

www.cms.hr

JRS – Jesuit Refugee Service

Provides legal, psychosocial and practical support to asylum seekers and people under international protection.

info@jrs.hr

hrv.jrs.net/hr

RCT – Rehabilitation Centre for Stress and Trauma, Zagreb

Psychological support and counselling for people affected by stress and trauma. info@rctzg.hr

www.rctzg.hr



Additional legal-assistance contacts:

Centre for Peace Studies: legal@cms.hr, <https://www.cms.hr/>

University of Zagreb Legal Clinic: klinika@pravo.hr, <https://klinika.pravo.hr/> Croatian Law

Centre: hpc@hpc.hr, <https://www.hpc.hr/>



Additional mental-health contacts:

Society for Psychological Assistance: spa@dpp.hr, <https://dpp.hr/>

Centre for Women War Victims – ROSA: cenzena@zamir.net, <https://www.czzzr.hr/>

Rehabilitation Centre for Stress and Trauma: info@rctzg.hr, <https://rctzg.hr/> Women's Room: zenska.soba@zenskasoba.hr, <https://zenskasoba.hr/>

B.a.B.e.: babe@babe.hr, <https://babe.hr/>

City of Zagreb Mental Health Portal: <https://mentalnozdravlje.zagreb.hr/>

National Call Centre for Victims of Crime and Misdemeanours: 116 006

NOTE: Most services are available to English speakers. Some institutions provide their own interpreters.



EMERGENCIES

+385 112 – single emergency number; the operator connects you to the appropriate emergency service

+385 194 – Emergency Medical Service

10. FREQUENTLY ASKED QUESTIONS (FAQ)

1. What is the difference between an MBO and an OIB?

An **OIB** is a unique 11-digit personal identification number issued when you arrive in Croatia. Everyone has an OIB regardless of status.

An **MBO** is a nine-digit number used by HZZO to keep health-insurance records. You receive it when your employer registers you with HZZO. It is needed to use healthcare rights, including examinations, medicines and referrals.

2. . What if I do not speak Croatian?

Language barriers can be a genuine problem. Helpful options include:

- automatic translation apps such as Google Translate and Yandex Translate,
- the Tarjimly app 
- for serious difficulties or complex procedures, requesting an interpreter through a civil-society organisation that provides this service.

3. Why is it important to have an email address?

Email allows you to contact organisations and institutions quickly. Many accept enquiries and documents only by email, and it creates a written record of your request or complaint. If you do not have an email address, ask reception-centre staff, volunteers or librarians to help you create a free account.

4. What should I bring to a medical appointment?

- health insurance card or residence permit
- a copy of the card or permit – you may need it for different procedures, so make several copies and keep them safe
- identity card or another photo ID
- booking confirmation for a specialist appointment
- any medical reports or documents you already have

5.5. What documents can I receive after seeing a doctor?

After a medical examination, you may receive documents on paper or electronically, depending on the healthcare institution.

These usually include:

- Medical record or discharge note – states who examined you, your symptoms and diagnosis, and recommendations for further treatment.
- Medical report – issued after a specific examination, test or diagnostic procedure. Show it to the doctor who referred you.
- Confirmation of attendance – confirms that you attended an appointment. It is usually issued only on request, for example for an employer or an asylum procedure.
- Referral – issued when further specialist examination, diagnostics or treatment is required.
- Prescription – issued when a doctor prescribes medicine.

Keep all paper documents. You will need them for later appointments and as evidence if you make a complaint.

6. What if I lose my health insurance card?

If you lose your HZZO health insurance card, you must report it to the nearest HZZO office. You can do this in person or by emailing the appropriate office for your place of residence:

<https://hzzo.hr/kontakt/zagreb>

You must then request a new card by completing the “Zahtjev za izdavanje nove iskaznice” form, in person or by email.

Application for a New Health Insurance Card form should include:

- Full name
- OIB or MBO
- Telephone number
- A copy of your identity card

HZZO will issue a new card and either send it to your address or ask you to collect it in person, depending on the instructions provided.

7. What if I need a doctor at the Reception Centre during the weekend?

The Reception Centre GP does not work at weekends, but reception is always open. In an emergency, staff can call emergency services. A Médecins du Monde staff member is also present at the Zagreb centre on Saturdays and Sundays from 8:00 to 14:00.



11. APPENDIX

How to register and invoice asylum seekers and people granted international protection using the relevant master-data entry codes:

Insurance category “T”; no insurance basis; exemption code “41”.

Asylum seekers from Porin, Sarajevska cesta 41: enter the required data and procedures and attach a copy of the card to the invoice.

372101 – applicants for international protection (Porin, Sarajevska cesta 41)

People granted asylum or subsidiary protection who have a residence-rights card are entered using the address shown on the card. Attach a copy of the card to the invoice.

3712103 – people granted asylum and foreign nationals under subsidiary protection (residence, country of insurance – HR)



This guide was created as part of the Peace Studies programme with mentoring support from Antonija Potočki.

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We thank all the experts and representatives of the organisations we interviewed, whose knowledge and experience contributed to the quality of this guide. Because they work every day with asylum seekers and people under international protection, they have first-hand understanding of their experiences and the challenges they face in exercising their healthcare rights. **Thank you.**

Thank you once again, Antonija. You were much more than a mentor to us!



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