

Basic information about health insurance for foreigners

Considering the fact that Act No. 404/2011 Coll. (Act on the Residence of Foreigners) imposes an obligation on foreigners to conclude health insurance, it is the obligation of doctoral students, third-country residents (countries not belonging to the European Union and the European Economic Area), after being granted temporary residence in the territory of the Slovak Republic, to conclude health insurance no later than 3 working days from the day the foreigner received a document about their stay in Slovakia. Doctoral students conclude the respective health insurance individually through commercial health insurance.

Doctoral students from countries of the European Union, the European Economic Area, as well as doctoral students who are residents of the Slovak Republic and who have exceeded the age of 30, are obliged to conclude individual commercial health insurance.

Individual commercial health insurance for foreigners can also be concluded by a person who is insured in another EU member state, for example, a doctoral student or postdoctoral fellow who is not yet an employee of the faculty and is insured in their country but is interested in comprehensive healthcare during their stay in Slovakia. Insurance in the home country of the EU serves only for necessary care, which in some cases may not be sufficient.

When concluding individual commercial insurance, the foreigner who is applying for insurance must fill out a health questionnaire, which also includes questions regarding their health status and lifestyle. Based on the evaluation of the questionnaire, the insurance company considers whether to conclude a contract with the foreigner. The potential pregnancy status of women is also assessed.

Scope of health insurance

A foreigner who pays for health insurance can pay for it in the scope of emergency medical care or comprehensive medical care.

- **Emergency medical care applies to the following cases:**
 - treatment of injury, sudden illness, or acute pain
 - prevention of immediate health or life-threatening situations
 - bleeding cessation
- **Comprehensive medical care applies to cases such as:**
 - injury and rehabilitation
 - acute and chronic illnesses with subsequent treatment
 - prevention, dispensary care, and monitoring of health status
 - vaccination of children, pregnancy, and postnatal care

treatment of illnesses that occurred before coming to Slovakia, if the client informed the insurance company about them when concluding health insurance

Repatriation of the deceased to the home country is also covered by comprehensive health insurance for foreigners.

The territorial validity of the selected type of insurance also depends on it. Generally, with lower insurance packages, the foreigner is insured in the territory of Slovakia, and with higher packages, they are insured in the territory of the entire Schengen Area.

Providers of commercial health insurance

More detailed information regarding commercial health insurance, including fee amounts, can be obtained from specific providers, which include:

Union zdravotná poisťovňa, a.s.

<https://www.union.sk/zdravotne-poistenie-pre-cudzincov/>

Dôvera zdravotná poisťovňa, a.s.

<https://www.dovera.sk/poistenec/potrebujem-poradit/ako-sa-poistit-povinnosti-a-ziadosti/komercne-zdravotne-poistenie-pre-cudzincov-so-zlavou>

AXA pojišťovna, a.s., pobočka poisťovne z iného členského štátu

<https://www.axa-assistance.sk/produkty-pre-vas/zdravotne-poistenie-cudzincov/>