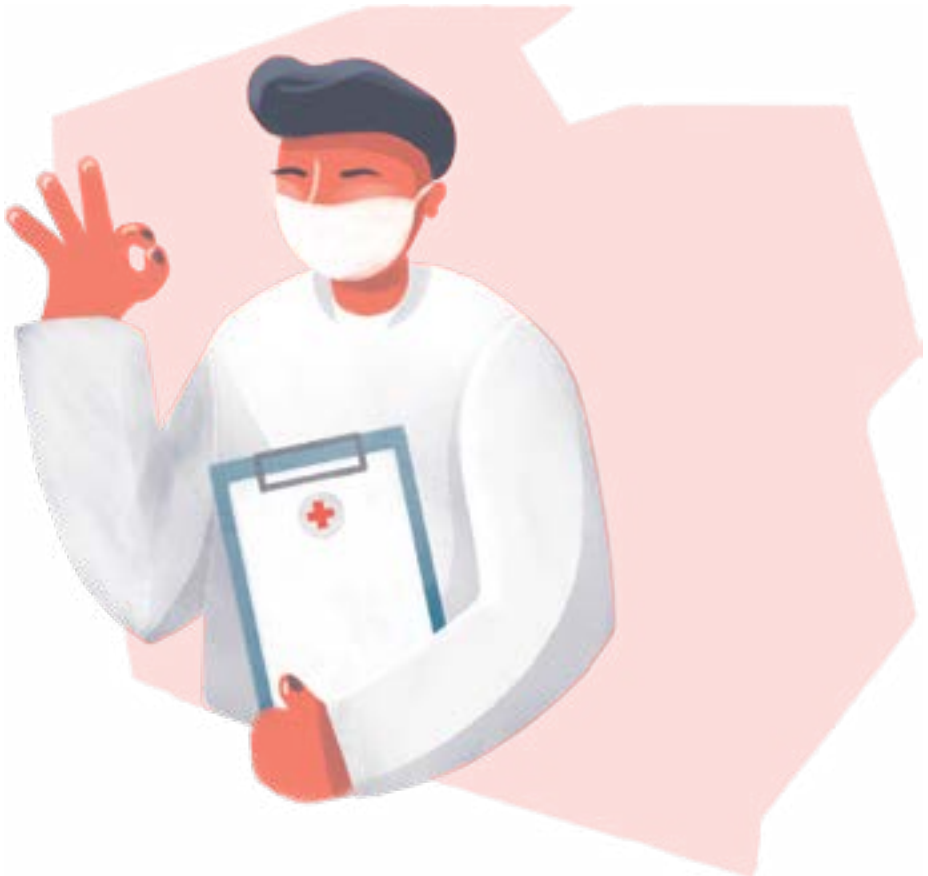




Healthcare in Poland a guide for migrants



Healthcare in Poland – a guide for migrants

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1. What is the difference between national and private health care in Poland? What do NFZ, ZUS, and PZU mean?

In Poland, there are simultaneously functioning systems of **public (national)** and **private** healthcare.

Public healthcare

People working in Poland under a contract of employment or mandate, who pay their contributions in the National Health Fund (NFZ), can access the public health system for free. This means that every month, a part of your salary is deducted to cover specifically health insurance. It is also possible to insure your family members (spouse and children) – in order to do this, contact your employer. Another option is voluntary insurance within NFZ. To obtain it, it's necessary to apply to the National Health Fund branch designated for your place of residence. In this case, insurance contributions have to be paid individually into the account of the Social Insurance Institution ('ZUS').

NFZ Health Insurance

So-called compulsory insurance doesn't only apply to employed people. It covers farmers, persons running their own business, pensioners, students, and children. It also applies to people receiving social benefits and those on maternity leave. Within the public insurance, without additional payment, people get access to hospital treatment, primary care, as well as specialistic care centers which signed a contract with the National Health Fund.

Social Insurance Institution ('ZUS') provides, apart from health insurance, also retirement and disability pension, as well as sickness and accident insurance.



How to individually register for the National Health Fund?

The detailed instruction can be found here:

<https://www.nfz.gov.pl/dla-pacjenta/zalatw-sprawe-krok-po-kroku/jak-ubezpieczyc-sie-dobrowolnie/>

First, the application form has to be filled out. Then, it's necessary to provide a few documents: identification document (e.g. passport) and a document confirming the basis of stay in Poland (e.g. visa), as well as a document proving a source of income (or – if unemployed, a proof from the Regional Job Center about registering as an unemployed person, or a document stating homelessness, issued by Municipal Family Support Center). In the next step, it's necessary to visit the local NFZ branch and sign an individual **contract of voluntary insurance**. Within 7 days after signing the contract, a document called **ZUS ZZA**:

<https://www.zus.pl/wzory-formularzy/firmy/dokumenty-zgloszeniowe-i-rozliczeniowe/-/publisher/details/1/formularz-zus-zza/305061>

With voluntary, individual insurance, it's compulsory to send a document of **ZUS DRA**: <https://www.zus.pl/wzory-formularzy/firmy/dokumenty-zgloszeniowe-i-rozliczeniowe/-/publisher/details/1/formularz-zus-dra/3641030> and pay the monthly fee to ZUS. In this case, it's also possible to declare/assign a family member (child, grandchild, spouse, or parents – if they live with you) to the same contract. In that case, an additional form of **ZUS ZCNA** is required:

<https://www.zus.pl/wzory-formularzy/firmy/dokumenty-zgloszeniowe-i-rozliczeniowe/-/publisher/details/1/formularz-zus-zcna/289688>

A proof of insurance is a copy of the contract and together with a confirmation of payment for the previous month, and for family members – the aforementioned documents together with a ZUS ZCNA copy. Those documents should be presented together with an identification document (e.g. passport).

Other insurance policies – ZUS

Pensionary insurance provides a monthly allowance in case of retirement or receiving a social security pension. Compulsory retirement pension insurance applies to:



- Workers/employees (work contract, at home work, contract with an agency, contract of mandate, or a different type contract)
- People conducting business activity
- Agricultural Production Cooperatives or Agricultural Cooperatives Association
- Maternity or parental leave, as well as people who resign from having a job in order to take care of a sick family member
- People receiving a nursing benefit, a special care allowance, or a benefit for the caretaker
- The unemployed, receiving benefits from the Regional Job Center or a scholarship for the period of vocational training
- Persons receiving sports scholarship or during post-graduate studies
- Clerics

It's also possible to insure yourself on your own - to do so, you need to apply with a **ZUS ZZA** form:

<https://www.zus.pl/wzory-formularzy/firmy/dokumenty-zgloszeniowe-i-rozliczeniowe/-/publisher/details/1/formularz-zus-zza/305061>

Sickness insurance allows you to receive financial means in a situation of sickness which results in an inability to work, based on sick leave. The compulsory sickness insurance covers workers (employment contract, Agricultural Production Cooperatives or Agricultural Cooperatives Association). **Voluntary** sickness insurance covers workers performing at home work, working based on agency contracts, contract of mandate, or a different type contract, and persons conducting a business activity, clerics and Ph.D. students.

Work accident insurance guarantees us a payment of benefits in case of an accident at work, or on the way to/from the workplace. The criteria for compulsory insurance are the same as those for pension benefits, apart from the unemployed, people performing at home work, those on parental leave, or receiving the maternity leave benefit, as well as those taking personal care over a child.

Private Health Care

PZU and other insurance companies

PZU has, for many years, been the most popular insurer in Poland. Just like other companies – PZU is a private health insurance company. Contrary to NFZ, the payment is voluntary. There are various companies available. Within the additional insurance, you can choose one of a few options. A common one is accident insurance (in Polish, known as **NNW**) – it allows you to receive reimbursement of expenses, such as treatment or rehabilitation, as well as compensation and withdrawal of assets in case of incapacity to work, serious illness, disability, or death.

There is also non-medical insurance: third-party insurance (you are not obliged to pay any reimbursement to the person we have done any damage to – compulsory for cars!), comprehensive cover (covers any damages that happen to our car, no matter whose fault it was), property insurance, travel insurance, additional retirement fund, an investment fund.

Medical Packages

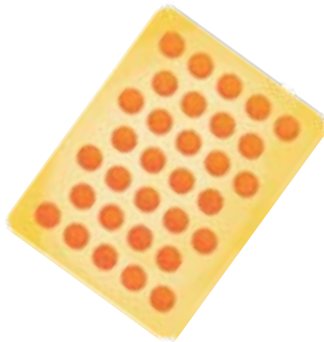
You can get a package of medical care in private clinics, too. Those may include treatment, diagnostic tests, rehabilitation, psychological support, and many other services.

Private companies (Luxmed, Medcover) offer additional packages of health protection. Those packages may be bought individually but are also frequently added by employers as a benefit for employees. Depending on the chosen package, there are different levels of access to medical services (the number and types of diagnostic tests, doctors of various specializations, e.g. physiotherapists).

Owning a medical service like that is convenient, as it allows patients to access the services without waiting in queues, that happen to be very long in the public healthcare system. It's crucial to double-check which services you can access within a specific package. Unfortunately, in case of a sudden health deterioration, you cannot choose a private hospital – everyone is admitted to a public hospital by default. So if the private healthcare package is your only insurance, you will be obliged to pay out of your own pocket for the entire stay in the hospital, together with the costs of tests and doctor visits.

Other access to private healthcare services

Many doctors, psychologists, or physiotherapists have their own private offices, where we can make an appointment **for a fee**. Prices may vary – depending on an office. It's advised to search for opinions, prices, and visits schedule on the Internet, e.g. www.znanylekarz.pl. Moreover, there are also private laboratories, e.g. Alab or Diagnostyka – where you can get a test done. The service is **paid** but doesn't require a doctor's referral.



2. What does public health insurance offer? Where should we look for help?

General Practitioner Clinic

A general practitioner takes care of:

- Health prevention (e.g. vaccinations)
- Basic diagnostic and treatment
- Referral for specialist clinic or further examination

A GENERAL PRACTITIONER is a so-called 'first-contact doctor'; a doctor to visit when having an infection, or if any concerning symptoms occur. A GP can also continue writing prescriptions for medication obtained previously from a specialist, as well as give a referral to rehabilitation, spa treatment, sanitary transportation, and at-home procedures (e.g. injections or dressing change). They can also issue medical certificates and opinions.

Everybody is to choose their General Practitioner. There is no regional assignment – everyone is allowed to choose a physician near their place of stay, or even all around Poland. Some GP clinic may, however, have too many patients and therefore refuse to admit a new patient.

It's possible to change the GP doctor (as well as a nurse and a midwife) twice a year, for free. The declarations of changes can be found in the GP clinic. When changing the clinic, it's advised to make a photocopy of the



medical documentation (usually for a small fee). The GP office works from Monday to Friday, from 8 am to 6 pm. In order to see a doctor, registration is required. It can be done on the phone and in person or (rarely) on the Internet.

A GP is also able to issue sick leave certificate for the time of incapacity to work. Those who have ZUS sickness insurance, receive around 80% of their salary (100% if the incapacity is a result of pregnancy, 70% for the time spent in the hospital). The doctor can also provide a document, allowing a person to take some days off, to take care of their sick child or a family member (a maximum of 60 days with children below 14, and 14 days for children older than 14). The care benefit, however, is **only available for those owning a NFZ health insurance.**

3. What is a vaccination calendar? Which vaccinations are compulsory?

GP clinics can also arrange for visits at houses of newborn babies; additionally, they deal with health balances and vaccinations. A detailed vaccination calendar is available for example here:

<https://szczepienia.pzh.gov.pl/kalendarz-szczepien-2020/>.

In Poland, compulsory vaccinations include the following: tuberculosis, hepatitis B, diphtheria, tetanus, whooping cough, poliomyelitis, pneumococcus, Haemophilus influenzae type B, measles, mumps, rubella. Other vaccinations, also known as recommended, i.e. against chickenpox, rotavirus, meningococcus, HPV, or influenza must be paid for (during the flu season, free flu vaccinations are often available, and some cities also reimburse the HPV vaccination). It is possible to administer several types of vaccines in one injection - in a situation like that a different, paid preparation is used and the decision about the paid vaccination is made by the parents.



4. Emergency help - where to look for support in emergency situations?

Outside the opening hours of GP clinics there are emergency care facilities. In these places, the doctor on duty can provide advice on site, at the patient's house (in medically justified cases), and on the phone. You should resort to such facilities exclusively at night, on bank holidays or in the event of a sudden illness, accident, or health deterioration. You can also seek help in such facilities if no symptoms are suggesting an immediate life threat but the applied home remedies and over-the-counter medications do not bring the expected improvement. If you are concerned that waiting for the opening of the GP clinic may significantly adversely affect the health condition, you can also resort to emergency care facilities.

Hospital Emergency Ward (SOR)

Hospital Emergency Ward is the place where you should seek help **in an emergency**. You should not go to the Emergency Ward with mild or moderate symptoms for prompt diagnosis or treatment! If your condition is not serious and does not deteriorate rapidly, you can get to the SOR using your own transportation. In any other case, you should call an ambulance dialing 999 or 112. Once at SOR, firstly your overall condition will be assessed and the patients whose condition is classified as less urgent can wait to be seen by a doctor for up to several hours. In the district of Szamotuły, such a facility is located in the Independent Public Healthcare Center in Szamotuły at 13 Sukiennicza Street.



The complete list of the Hospital Emergency Wards and emergency care facilities can be found here:

<https://www.lokmed.pl/sor-wielkopolskie/>,
<http://nfz-poznan.pl/page.php/1/0/show/13328/>.



You call an ambulance in the following cases:

- loss of consciousness, convulsions, car accident, sudden sharp pain in the chest, heart rhythm disturbances, shortness of breath;
- sudden sharp abdominal pain, vomiting blood, rectal haemorrhage, rapidly progressing labor, severe allergies;
- poisoning with drugs, chemicals, gases, extensive burns, heat stroke, severe cold, electric shock, drowning, aggression related to mental illness, suicide attempt, fall from a great height, extensive wound, wounds preventing movement, spine injuries.

Specialist clinics

To be admitted to a specialist clinic within the public healthcare system, you need a referral from a GP. It is necessary to obtain a referral for a visit with all specialists, except for a psychiatrist, oncologist, gynecologist, dentist and venereologist. Usually, you have to wait to have your visit scheduled, so it is recommended to look for facilities with shorter queues (for instance on the following website: <https://terminyleczenia.nfz.gov.pl/>).

Hospital wards

A GP or a specialist can refer you for further diagnostics and treatment at hospital wards. Once you obtain a referral from a doctor, you should go to the hospital - usually to the reception desk of a given ward. When you have an admission deadline, you can't miss it - otherwise you have to start the entire procedure all over again. If we are unable to arrive for an appointment on time (e.g. due to an infection), it is best to call in advance and inform the hospital about it. You will then receive another admission date. The available dates can be distant, so in such cases it is also worth looking for a bed in various hospitals, especially if you are struggling with "common" problems (e.g. hypertension).

When you are to be admitted to the hospital, take the following items with you: a referral (if it wasn't handed in at registration to the ward), an ID card or a passport, all medical documentation (translated! Including, for example, vaccination certificate), a list of medications you take, confirmation of insurance (in case the system does not work), pajamas, slippers, underwear, a towel, cosmetic accessories, phone charger and things that will make your waiting time more pleasant, e.g. a book. If you are staying in a hospital with your child, check if there are mattresses/beds for parents available. If not, it is worth taking e.g. a mat and a sleeping bag.

5. What medications are available over the counter in Poland?

A small group of medications is available in Poland without a prescription. These include primarily painkillers and antipyretics based on paracetamol and ibuprofen, anti-cramp medications in the case of abdominal pain, as well as symptomatic drugs that can be used as an aid in the course of infection. These include medications alleviating 'flu symptoms' (nose and ear drops, sore throat pills), mild antiallergic medications, herbal sedatives, some medications for heartburn and flatulence, etc. Vitamin and electrolyte preparations are also widely available, but it is worth paying attention to whether they are medications or only dietary supplements as the latter are not so thoroughly tested and may not bring the expected results. Examples of preparations can be found here:

<https://ktomalek.pl/leki-dostepne-bez-recepty>

Medicines that are sold over the counter in other countries include, for example, antibiotics and antihypertensive drugs. They should not be used without doctor's recommendations - if you took or have been taking such medications imported from abroad, tell your doctor about it. The use of antibiotics without an explicit need may lead to immunosuppression and their ineffectiveness in future infections can be significantly lowered. In the case of medications used in cardiac conditions, the doctor may prescribe a double dose without knowing that the patient is already taking them. Such a situation can lead even to a life-threatening condition!

6. Contraception, pregnancy and childbirth

Hormonal contraception, including contraception after intercourse, is available in Poland on prescription. The prescription can be obtained at any doctor's office, although it is most often written out by a gynecologist. Over-the-counter barrier methods, such as condoms, can be easily found in pharmacies and drug stores. Access to contraception is paid. However, in Poznań there is **an Intimate Prophylaxis Point** (1 Wojskowa St.), where you can get free medical support 24 hours a day. <https://www.poznan.pl/mim/main/-,p,46235,47619,47621.html>.



In Poland, **gynecologists and midwives** take care of a pregnant woman. Childbirth is usually performed in a hospital, although home delivery is also possible.

During pregnancy, the woman visits a gynecologist on a number of occasions. The first visit should take place **between the 5th and 10th week of pregnancy**, i.e. shortly after the woman suspects pregnancy on the basis of absent menstruation and the result of a pregnancy test purchased at a pharmacy or drugstore. During this visit, the pregnancy is confirmed and the fetus is measured by ultrasound to determine the due date. During the same visit the blood type and the level of TSH hormone is determined to diagnose thyroid diseases as well as the glucose level is measured to diagnose gestational diabetes. Due to the possibility of birth defects in the fetus in the course of congenital infections, tests for syphilis, HIV, and HCV viruses as well as resistance to rubella and

toxoplasmosis are also performed. The patients who have not had cytology during the last six months, will have this test performed as well.



Between the 11th and the 14th week of pregnancy, a mandatory ultrasound examination is performed. The examination is meant to assess the age, structure of the fetus and the possible presence of congenital or genetic defects. Non-invasive prenatal tests are also performed - blood is drawn to determine beta-hCG hormone and PAPP-A protein. This helps to assess the risk of Down's, Edwards' or Patau's syndromes and determine if more invasive prenatal testing is needed. During those weeks of pregnancy, patients also often receive a questionnaire concerning the symptoms of depression.

Between the 15th and the 20th weeks of pregnancy, a blood count and a urinalysis are performed.

Between the 18th and the 22nd weeks of pregnancy, another obligatory ultrasound scan is performed, assessing any possible birth defects and the weight of the fetus.

Between the 21st and the 26th weeks of pregnancy, a general urine test is performed and - if the patient has Rh (-) blood type, anti-D antibodies are marked - this allows to assess the risk of serological conflict. If the antibodies are present, the woman is given anti-D immunoglobulin to prevent the serological conflict. If the patient has not previously had diabetes, an oral glucose load test is performed **between the 24th and the 26th weeks** of pregnancy. The test involves drinking a liquid containing 75 g of glucose and measuring blood glucose level before drinking the liquid an hour and then two hours after drinking it. The test allows determining whether a woman is developing gestational diabetes.

Between the 28th and the 32nd weeks of pregnancy, another compulsory ultrasound scan is performed.

Between the 33rd and the 37th weeks of pregnancy,

an obstetric examination is performed with the assessment of pelvic size, position of the fetus and its heart function. Patients may be asked to fill out another depressive symptom questionnaire. The tests which are performed include: laboratory test of HBs antigen (associated with resistance to hepatitis B), repeated tests for HIV infection, HCV and syphilis, if there is a risk of infection, blood count, general urinalysis as well as vaginal and rectal culture for beta streptococci - hemolytic agents (GBS) as these bacteria can cause serious infections in newborns.



Between the 38th and the 39th weeks of pregnancy, another blood count, urinalysis and evaluation of the fetal heart function are performed.

After the 40th weeks of pregnancy, if there has been no delivery, another obstetric evaluation should be performed.

Childbirth usually takes place in a natural way. In the event of complications, the so-called vaginal delivery may occur - in such event, special tools are used to help deliver the fetus through the birth canal. In the case of a threat to the fetus life or previously identified contraindications, a caesarean section under epidural or, less frequently, general anesthesia is performed. Usually, the patient is conscious during the entire procedure, but does not feel any pain. The patient cannot see the operating field (it is covered), but immediately after the child is removed, she can see it and, for example, hug it.

Shortly after delivery, the baby is assessed on the Apgar scale by a neonatologist. If, for example, it requires respiratory support, these activities are also performed by neonatologists. Usually, after a short evaluation, the child is transported with the mother to the observation room. On rare occasions, if the child needs intensive care, it is taken to a neonatal ward in the same hospital and the mother can visit it when she recovers.

After childbirth, for a few days - depending on the needs of the child and the mother, patients stay in the maternity ward, where wound healing and recovery after delivery are assessed, as well as the child's condition - whether it is gaining weight or does not require any medical interventions. The child then receives the first vaccinations and the Crede procedure is performed - it involves the administration of 1 drop of 1% silver nitrate to the conjunctival sac in order to prevent blindness in children caused by possible infection with gonorrhoea.

After discharge from the hospital, as part of a patronage visit, the mother and the child are visited 4 to 6 times by a community midwife who examines the condition of the newborn and explains any doubts related to how to take proper care of it. The first GP visit should take place before the child is 6 weeks old. It can take place at home or at the clinic.



Migrant Info Point was established in autumn 2013 in order to support foreigners living in Poznań.

We would like to make sure that all the people arriving in our city, who don't know the language and don't understand many procedures, can receive support on how to deal with their issues.

MIP is a place where you can receive information and support related to the legalization of your stay, work and daily life. We can advise you on how to fill out forms and explain the intricacies of Polish law. We assist foreigners and people who care about the foreigner's stay in Poland. We constantly strive to expand our offer – we organize workshops, language courses, training sessions and integration meetings.

People who work here– our advisors, lawyers and teachers - have experience and knowledge regarding living and functioning in Poland. In MIP we speak four languages: Polish, Russian, Ukrainian and English.

All consultations, workshops, meetings, training sessions and courses in MIP are free of charge!

MIP is run by the Centre for Migration Studies Foundation.

If you would like to cooperate with us – please contact us.

If you would like to support our work – donate to us.

www.migrant.poznan.pl

Welcome to Migrant Info Point!

Our address is: **POINT, Półwiejska 17/27 Street, Poznań**

Before visiting the office, please familiarise yourself with the restrictions related to COVID-19 at MIP: <http://migrant.poznan.pl/en/aktualnosci/restrictions-related-to-covid-19-at-migrant-info-point/>.

Depending on a situation, we work on site or remotely.
If you're looking for support, please contact us:

- the best way is to fill in the form below:
<https://forms.gle/PPHw24LyS5y45jAHA>
- you can also send an e-mail, describe your case and provide us with contact details so that we could reach out to you:
office@migrant.poznan.pl
- or give us a call **+48 503 979 758** during opening hours:
Monday – Wednesday 14:00 – 20:00,
Thursday – Friday 9:00 -15:00