

# Medical Care and Health Insurance

If you hold valid medical insurance which covers your stay in the Czech Republic, standard medical treatment is obtainable free of charge from the Czech Health Insurance fund, in conjunction with your health insurance policy at home. It is important to contact a medical institution, such as a doctor, dentist or a hospital that has a contract with the Czech public health insurance system. Most of them have, but some institutions are private and here you would have to pay any costs that should arise. Sometimes, you may be asked to pay a small fee at the doctor's office (approximately 1 – 2 EUR).



**Your European Health Insurance Card (EHIC) or Provisional Certificate** issued by one of the registered subjects has to be submitted to the attending physician. If you have neither of these documents, the physician can insist on cash payment. **Students from non-EU countries are not covered by the EU's cards/forms**, and they therefore must have a valid international medical insurance plan, or they must expect to pay cash for all medical care.

- In order for the doctor to ensure his or her own reimbursement from the contracting Czech health insurance fund, he or she will need to see your EHIC card, or Provisional Certificate and will copy the information onto another specific internal form, known as "Potvrzení o nároku" (Certificate of Entitlement). The doctor will also need to check your ID document (passport, ID card, driver's license).
- The doctor will normally ask you to confirm your

expected length of stay in the territory of the Czech Republic and will advise you to choose one of Czech contracting health insurance funds. You will confirm your choice and expected length of your stay by signature in above-mentioned "Potvrzení o nároku" (Certificate of Entitlement).

- If any medicines, laboratory tests, or any further examinations are prescribed, the doctor should give you an appropriate number of copies of "Potvrzení o nároku" (Certificate of Entitlement). The copy should then be submitted to the pharmacy, laboratory or surgery.
- Please bear in mind that your European Health Insurance Card (or Provisional Certificate) entitles you only to coverage of the costs of standard or urgent medical care in the Czech Republic. Czech doctors are instructed to try to ensure that you need not leave the country earlier than you planned as a result of medical problems. Other kinds of medically related care, e.g. non-urgent treatment, or medically assisted transport home following serious illness or injury, are normally not covered by the standard insurance, and for these eventualities we recommend you take out extra medical or commercial travel insurance with an insurance provider in your home country.

In case of medical need, visitors with the Provisional Certificate or the EHIC can go to the doctor/dentist/hospital directly with this document. If you are **staying in the CR for a relatively long period (1 semester) you may – if you wish – make a direct agreement with a Czech health insurance company**, and register with it. As the registration document you will obtain "Potvrzení o registraci" (Certificate of Registration) which can be submitted to any doctor/dentist/at the hospital before getting treatment.

Standard **dental care** is generally covered by the health insurance system. As in other EU countries, however, some

forms of non-essential (cosmetic) treatment or higher quality materials require extra payments.

If you need **treatment by a specialist**, the general practitioner will refer you to one. In **urgent cases** visitors can go to a hospital with the EHIC directly. In other cases the practitioner issues a recommendation for admission to hospital. **Urgent transport** to the hospital is covered by the insurance system and is provided free of charge. In case of urgent medical transport or in case of treatment by a doctor from the emergency service it is also necessary to present your EHIC or the Provisional Certificate.

If the doctor decides to **prescribe medicines**, he or she will issue a prescription. Medicines and non-prescription drugs are available and sold at pharmacies only – they are not available at supermarkets, as in some West European countries. (Pharmacies may be recognised by the prominent green cross displayed over the shop-front. Many of them have staff that can speak English or German, and are used to offering advice to tourists – especially in the city centres). For some medicines the patient must make some financial contribution while some groups of drugs are free for the patient. You have to pay an administrative fee with each prescription, however.

There are also **compulsory prescription charges** on some medications, materials and forms of dental treatment. These charges are not refundable. If you (by mistake or for any other reason) pay cash for medical treatment that is covered by your home insurance company, you will have to apply for reimbursement at home since such costs are not refundable with in the CR.

**EMERGENCY CALLS (are free of charge)**

Ambulance	155
Police	158
Fire Brigade	150

All-purpose	112
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In case of emergency or accident, use any hospital or health clinic. If your medical problem is not urgent, Prague has several clinics that cater to English-speaking clients that can provide a network of services from basic examination to accompanying a patient to the hospital. Please note, however, that these are usually commercial operations that may charge a high fee. If you need to visit an English speaking general psychologist, practitioner, gynaecologist or dentist, you can go e.g. to one of the following health centres.

Institution	Phone	Address
City Polyclinic	+420 224 947 113	Spálená 12, 110 00 Prague 1
Nemocnice Motol	+420 224 433 681+420 224 433 682+420 224 433 674	V Úvalu 84, 150 06 Prague 5
Nemocnice Na Homolce	+420 257 271 111+420 257 272 860	Roentgenova 2, 150 30 Prague 5

**PSYCHOLOGICAL counseling in English:** Information, Advisory and Counselling Centre at Charles University