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Health Insurance Guide for Erasmus+ Students in Poland

Practical information for incoming students

Arrange valid health cover for your entire stay in Poland. The right option depends on where you are insured, your nationality and residence status, and whether you need a visa. Check that your policy covers treatment in Poland and keep proof of insurance and the assistance number with you. If another home-country scheme may apply, verify in advance that it is accepted for your stay and any immigration application.

Your main options

Option	May suit	What to know
EHIC / UK GHIC	Students insured in an EU/EEA country, Switzerland or the UK	Use for medically necessary state healthcare during a temporary stay, under the same conditions and costs as locally insured people. It does not cover private care or medical repatriation.
Voluntary NFZ cover	Some non-EU/EFTA students studying in Poland	A route into Poland's public health system, subject to eligibility and an NFZ agreement. Ask the regional NFZ branch about documents, registration with ZUS and the current contribution.
Private medical insurance	Students needing cover before arrival, for visa/residence paperwork, or private medical assistance	Choose a policy valid in Poland for the full stay. Check medical expenses, hospital care, emergency transport, repatriation, exclusions and any deductible.

EHIC is useful, but limited. It is not a substitute for travel insurance: it does not cover private healthcare, return travel to your home country or repatriation, and it does not guarantee that all treatment will be free. European Commission EHIC guidance

Visa and residence requirements

If you need a Polish national D visa, the Ministry of Foreign Affairs lists either qualifying Polish public health insurance or travel medical insurance of at least EUR 30,000. The travel policy must cover the required emergency medical and hospital costs, medical return travel and death-related costs. Check the current MFA insurer and product list, and the checklist of the Polish consular post handling your application. Polish MFA visa information and current insurer list

For a temporary residence permit or another immigration route, the acceptable proof of insurance may differ. Confirm the requirement with the relevant Polish authority before purchasing a policy. Visa rules can change and consular posts may request additional documents.

Voluntary public insurance through NFZ

Some non-EU/EFTA students who study in Poland can apply for voluntary health insurance with the National Health Fund (NFZ). The process involves submitting documents to the regional NFZ branch, signing an agreement and registering with ZUS. Eligibility and the required paperwork depend on your circumstances; confirm that your Erasmus+ student status qualifies and ask for the current monthly contribution. NFZ: how to obtain voluntary health insurance



Choosing and using your cover

What good cover should include

- **Medical expenses:** urgent doctor visits, diagnostic tests, prescribed medicines and emergency hospital treatment.
- **Medical transport:** ambulance or other medically necessary transport and repatriation, where appropriate.
- **Full validity:** coverage in Poland for the complete mobility period, including arrival and departure dates.
- **Clear terms:** policy documents in English if available; a 24/7 assistance number; clear limits, deductibles, exclusions and claim instructions.
- **Optional protection:** personal accident and personal liability cover can be useful, but they do not replace health insurance.

Buying insurance from a provider in Poland

You may be able to arrange a policy through a provider operating in Poland, including after arrival; availability and the start date depend on the provider and product. Colonnade offers medical-expense cover for foreigners, including student groups; AXA Assistance Poland lists cover for educational stays and longer visits. These are examples, not endorsements.

Before purchase, check that the insurer accepts your nationality and stay length, the policy meets visa or residence rules, and you can access the certificate and claims support. Read the policy wording; a clinic subscription may not qualify as insurance.

Before you travel

- **Confirm your cover** and any visa or residence requirements with the relevant authority.
- **Carry proof** of insurance in digital and printed form, together with your policy number and 24/7 assistance details.
- **For emergencies in Poland, call 112.** Otherwise, follow your insurer's instructions for finding care.

This guide provides general information. Confirm the requirements for your policy and your personal visa or residence route before purchase.

