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News Flash

May 1st, 2015



**Amendment to the Health
Insurance Act effective as of
May 1st, 2015 in Slovakia**

Amendment to the Health Insurance Act

We would like to draw your attention to the Amendment to the Health Insurance Act that came into force as of May 1st, 2015. The main aim of the amendment is to eliminate the most common problems occurring in the practice. The amendment introduced an extension of insured persons who are entitled to the full health care, change on requirements and usage of insurance cards and new obligation of health insurance company to deal also with the objections against a statement of arrears without any justification.

Insurance debtors

Every insured person who did not pay:

- advance payment of insurance for 3 months of the relevant calendar year
- arrear on insurance or insurance that he/she was obliged to pay from the day of the establishment of the public health insurance to the confirmation of the application form
- payment for the health care if it was provably provided because of the breach of the medical regime or usage of alcohol or other addictive substances in the amount higher than EUR 10.

is considered to be an insurance debtor.

Under the current wording insurance debtors are entitled only to the emergency health care, even if they have agreed on a repayment schedule.

As of May 1st, 2015 these persons are entitled to the full health care if they have agreed on the repayment schedule and they respect it.

If the application form has not been submitted for a minor, he/she was entitled only to the emergency health care. In order to ensure the protection of minors also these are entitled to the full health care as amended.

Insurance card as amended

The amendment introduced requirements and parts of the insurance card as well as its usage. The structure and form of the security code of the insurance card and terms and conditions for its issue were specified.

Pursuant to the amendment, the insured person has to show her/his insurance card or confirmation of the general health insurance and paste the insurance card or ID card with an electronic chip and a relevant certificate **in the technical equipment of the insurance provider** during the creation of relevant electronic health record in an electronic health book when the health care is provided by the provider of the health care. This change is not applicable to the provision of the emergency health care. This provision will become effective as of January 1st, 2017.

Objections against the arrears on health insurance

The most important change for employers is the possibility to file a statement on arrears on health insurance also without any justification.

Originally, the health insurance company did not take into consideration objections against the statement of arrears if these were without any justification. **As of May 1st, 2015 the health insurance companies in Slovakia are obliged to deal with these objections as well.**

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