

Emergency

- Call [112](tel:112)

[Hrvatski zavod za zdravstveno osiguranje](#)

(Croatian Health Insurance Fund – CHIF)

Margaretska 3, 10 000 Zagreb

Tel: [+385 1 4806 333](tel:+38514806333)

Treatment, coverage & costs

Doctors

- For free medical care, consult a doctor working under contract to the [Croatian Health Insurance Fund \(CHIF\)](#).
- You will be charged a standard fee of 1,32 EUR per consultation.

Dentists

- You should consult a dentist contracted to the [Croatian Health Insurance Fund \(CHIF\)](#) as their necessary services are free.
- You will be charged a fee of 1,32 EUR for each visit.

Hospital

- Treatment is free of charge if the hospital has a contract with the [Croatian Health Insurance Fund \(CHIF\)](#).
- You need a referral from a primary care doctor.
- You will be charged a daily fee of 13,29 EUR for a hospital stay. Patients' fees are capped at 265,44 EUR.

Prescriptions

- You can get medicines prescribed by a primary care doctor from a pharmacy that has a contract with the [Croatian Health Insurance Fund \(CHIF\)](#)
- You will be charged a standard fee of 1,32 EUR per prescription.

Ambulance

- Necessary ambulance travel is covered.

Air ambulance

- No information available.

Reimbursement

- You cannot be reimbursed through the [Croatian Health Insurance Fund](#).
- If you have to pay for care, contact your national health insurance provider once you return home to seek reimbursement.

Patient contribution

The EHIC gives all insured persons from EU countries, Iceland, Liechtenstein, Norway and Switzerland access to healthcare on the same footing as Croatians with health insurance.

You will be charged for certain services for which Croatians with health insurance are obliged to pay (co-payment). Insured persons who take advantage of healthcare benefits in kind in Croatia are obliged to cover 20% of their cost. However the minimum amount of co-payment cannot be less than:

- 1,32 EUR for treatment by a doctor providing primary healthcare
- 13,29 EUR per day for a stay in hospital stay
- 1,32 EUR per prescription
- 3,31 EUR for specialist healthcare
- 6,62 EUR for specialist diagnoses not classed as primary healthcare
- 6,62 EUR for orthopaedic and other aids
- 3,31 EUR per day for physical rehabilitation
- 132,74 EUR for dental aids

- 66,35 EUR for dental aids for people over 65

Dialysis, oxygen & chemotherapy

- Are you from another EU country, Iceland, Liechtenstein, Norway or Switzerland? Then you can obtain dialysis, oxygen therapy or chemotherapy on the basis of your EHIC.
- To have prompt access to treatment, make sure you contact a healthcare provider before your arrival in Croatia. Make an appointment for a specific date and time.
- Bring your medical documentation showing the type of treatment you need.

How do I apply for an EHIC?

- [Necessary health care | HZZO](#) for foreign insured person and [2. The procedure for issuing the EHIC | HZZO](#) for Croatian insured person - In English
- [Nužna zdravstvena zaštita | HZZO](#) for foreign insured person and [2. Postupak za izdavanje EKZO | HZZO](#) for Croatian insured person - In Croatian only

Doctors & hospitals accepting the EHIC

- [Healthcare facilities and physicians | HZZO](#)

Loss of card

Contacts for holders of EHICs issued in Croatia

An insured person who loses an EHIC must contact the nearest [CHIF / HZZO](#) office as soon as possible.

For more information:

ncp-croatia@hzzo.hr

Tel: [+385 1 644 90 90](tel:+38516449090)

[National Contact Point \(NCP\) | HZZO](#)