

All students must have a valid health insurance during their stay in Croatia. Many students prefer medical insurance from their home country, in which case treatment must be paid for at the time services are rendered with the insurance company reimbursing later.

In case of an accident or surgery, such out-of-pocket costs can be high.

Croatia provides EU residents who are insured in their respective countries to have access to the same range of services in the Croatian health system.

Those without health insurance will need to purchase it from the Croatian Health Insurance Fund (Hrvatski zavod za zdravstveno osiguranje), which costs approximately 65 EUR per month and is payable in local currency (Croatian kuna, HRK).

Medical care is provided by Croatian physicians, and you will be entitled to every kind of health service available, just as any Croatian citizen.