

## Health Care

### Applicable statutory basis

#### ALBANIA

Law on Health Care in Republic of Albania, No. 10107 dated 30.3.2009 (amended).

New Law No. 10 383, dated 24.2.2011, "On compulsory health care insurance in the Republic of Albania", has come into force on 25 March 2013 repealing the old legislation, amended by Law No. 145/2015, dated 17.12.2015

Law No. 7703, dated 11.5.1993 "For the social insurance in Republic of Albania" (amended), by Law no.104/2014, date 31.07.2014, which has come into force on 1 January 2015.

Code of Labor of Republic of Albania  
No.7961, dated 12.07.1995 (amended) by Law no.136, date 05.12.2015.

(last update of information (Albania) (2019)

#### ARMENIA

Law on "Health Care Provision and Service of the Population", (1996).

Law on "The Provision of the Population with Sanitary-Epidemiological Security", (1992).

Law on "Reproductive Health and Reproductive Rights" (2002)

Law on "Breastfeeding promotion and turnover of the baby food"  
(20.11.2014)

Government Resolution on "The Free Medical Aid and Service Guaranteed by the State", (N318, 2004).

"Government Resolution on "Free choice of doctors providing services for primary health care and the discipline of registering the population" N420 (30.03.2006).

Government Resolution on "Lists of diseases of social or special groups of the population in case of which medicines are provided to beneficiaries with full or partial reimbursement of their value, as well as to define the procedure for providing and compensating medicines to the beneficiaries included in the list of social or special groups of that population through the Ministry of Health of the Republic of Armenia and medical organizations providing primary health care services and N 1717-N Decision of RA Government of November 23, 2006 recognize invalid" N 642 (30.05.2019)

Government Resolution on "National Program and activity plan on improvement of reproductive health" No 24 of 23.06.16

Government Resolution on "Regulation of personal and group practical work of family doctors" No 497 of 19.04.2007.

Government resolution (based on protocol) on "National Tuberculosis control Program and implementation plan for Armenia, 2016-2020" No 11 of 24 March 2016.

Government resolution (based on protocol) on "National Immunization Program of 2016-2020" N 10 of 17 March 2016

Government resolution N 1691, 12 December, 2012 , "Revocation of N1917 and N1923, 2011, as well as N594, 2012 resolutions about the procedures of providing the social packages and establishing the criteria for inclusion the services into the social packages"

Government Resolution on "Approval of the conditions and procedures of providing sperms and storage of the provided sperms and embryo by reproductive donors as well as by citizens not considered as reproductive donors and the revocation of the Government Resolution N 1273, 2 October 2003" N 907 of 22.08.2013

Government Resolution on "Approval of Government Resolution on determining the applying terms, diversity of methods and medical practices of reproductive auxiliary technologies" N 214 of 22.03.2013

Government Resolution on "Approval of children and adolescent health improvement strategy and of Action Plan 2016-2020" No 34 of 2016.

Government Resolution on "Approval of national breastfeeding promotion program and of timetable for implementation of the Action Plan 2016-2020 to provide safe and relevant (equivalent) nutrition to infants and young children" No 1353 of 2015.

Government Resolution on "Setting the list of illnesses entitling to home schooling and invalidation of RA Government Resolution No 1506 of October 26, 2006" No 1330 of 2015.

Government Resolution on "Coordination of information and training materials on infant feeding, baby food and related products envisaged by national breastfeeding promotion program to infants and young children and setting authorization of the procedure" No 326 of 2016

Government Resolution on "Epidemiological observation of cases of coronavirus disease in the Republic of Armenia, epidemiological diagnosis of cases, laboratory examination, sampling, home care of patients with mild symptoms, medical supervision of patients, clinical management of the patient, methodological guide to confirm the prevention of nosocomial infection" N336, 2020.

Government Resolution on «Establishing quarantine due to coronavirus disease (covid-19)» N1514-N, 2020.

By the decision of the Government of the Republic of Armenia N 1625 of 01.10.2020, an addition was made to the decision of the Government of the Republic of Armenia N 318 of 04.03.2004: the procedure for organizing medical care and services for the injured from military operations or terrorist acts carried out by a foreign state against the Republic of Armenia in accordance with Annex 12 has been approved.

Government resolution on "National Immunization Program of 2021-2025" N 2129, 2020

## AZERBAIJAN

Law on Health Insurance, 28.10.1999.

Law on Health Care, 26.06.1997.

## BOSNIA AND HERZEGOVINA

Federation of BiH

- Law on Health Care of Federation of BiH, (46/10), amended in 2013 (Official Gazette of FBiH, 75/13/)
- Law on Health Insurance of FBiH (Official Gazette of FBiH, 30/97) amended in 2002, 2008, 2011, 2018 and 2022 (Official Gazette of FBiH, 7/02, 70/08, 48/11, 36/18 and 61/22)
- Decision on Determination of Basic Package of Health Rights (Official Gazette of Federation of BiH, No. 21/09)
- Decision on the Maximum Amount of Direct Participation of Insured Persons in the Costs when Using Particular Part of Health Care in the Basic Package of Health Rights (Official Gazette of Federation of BiH, no 21/09)

Republika Srpska

- Law on Mandatory Health Insurance of Republika Srpska ("Official Gazette of RS", 93/22) amended in 2022 ("Official Gazette of RS": 132/22)
- Law on Health Care of Republika Srpska (Official Gazette of RS 57/22)
- Law on Population Protection from Communicable Diseases ("Official Gazette of Republika Srpska 90/17, 42/20, 98/20 and 63/2k).

## GEORGIA

- Law on Health Care (10.12.1997).
- Law on Transplant of Human Organs (23.02.2000).
- Law on Medical and Social Appraisal (12.07.2001).
- Law on Medical Activity (06.08.2001).
- Law on Licensing of Medical and Pharmaceutical Activity (05.08.2003).
- Law on Sanitary Code of Georgia (05.08.2003).
- Law on Rights of Patients (05.05.2003).
- Law on Psychiatric Care (12.07.2006).
- Law on Public Health (27.06.2007).
- Law on HIV/AIDS (17.11.2009).
- Resolution GoG 21.02.2013 N36 on universal healthcare program.
- Resolution GoG 30.12.2022 N609 on State Health Program.

## MONTENEGRO

The Law on Mandatory Health Insurance, 2021.

The Law on Health Care, 2016, amended in 2017, 2018, 2019, 2020, 2021 and 2023.

The Law on Personal Income Tax, 2001, amended in 2002, 2004, 2005, 2006, 2007, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2019,

2021 and 2022.

The Rulebook on Closer Conditions and the manner for Exercise of Certain Rights from Compulsory Health Insurance, 2018.

The Decree on the Scope of Rights and Standards of Health Care from Compulsory Health Insurance on secondary and tertiary level of health care, 2013 amended in 2020.

The Rulebook on Exercising the Rights to Medical - Technical Aids, 2016, amended in 2017, 2018, 2019 and 2021.

Rulebook on Criteria for Concluding Contract on Provision of Healthcare Services and Their Method of Payment, 2011.

The Decision on Network of Health institutions of 2021, amended in 2023.

## NORTH MACEDONIA

Health Care Law (Official Gazette No. 43/2012), as amended on several occasions.

Law on health insurance (Official Gazette No. 25/2000), as amended on several occasions and supplemented by extensive guidelines.

Law on Obligatory Social Insurance Contributions (Official Gazette No. 142/2008), as amended on several occasions.

## REPUBLIC OF MOLDOVA

Health care in Moldova is provided according to numerous laws and resolutions the most significant being:

Constitution of Republic of Moldova dated 29.07.1994;

Law on Health Protection no. 411-XIII dated 28.03.1995;

Law on state Budget approved annually ;

Law on Pharmaceutical Activity no 1456-XII dated 25.05.1993;

Law on Drugs no 1409-XIII dated 17.12.1997;

Law on Mental Health no 1402-XIII dated 16.12.1997;

Law on Mandatory Health Insurance no 1585-XIII dated 27.02.1998;

Law on circulation of Narcotic Drugs, Psychotropic Substances and Precursors no 382-XIV dated 06.05.1999;

Law on Red Cross Society in Moldova no 139-XV dated 10.05.2001;

Law on control and prevention of alcohol abuse, illegal consumption of drugs and other psychotropic substances no 713-XV dated 06.12.2001;

Law on health assessment and accreditation no 552-XV dated 18.10.2001;

Law on reproductive health and family planning no 185-XV dated 24.05.2001;

Law on licensing certain types of activities no 451-XV dated 30.07.2001;

Law on patient's rights and responsibilities no 263-XVI dated 27.10.2005;

Law on exercising the physician profession no. 264-XVI dated 27.10.2005;

Law on HIV / AIDS prophylaxis no. 23-XVI dated 16.02.2007;

Law on mandatory health insurance funds approved annually ;

Law on transplantation of human organs, tissues and cells no. 42-XVI dated 06.03.2008;

Law on blood donation and blood transfusion nr. 241-XVI dated 20.11.2008;

Government Decision on the approval of the Unic Program of the Mandatory Health Insurance no 1387 dated 10.12.2007;

National Health Policy Strategy, approved by the Government Decision no 886 dated 06.08.2007;

Primary Healthcare System Development Strategy, approved on 06.12.2007 by the Ministry of Health Board;

Public-private partnership for providing certain health services, approved by the Government Decision no 1116 dated 10.12.2010.

Classification of additional health services provided in medical education institution for children, pupils and students, approved by the Government Decision no 934 dated 04.08.2008.

Regulation on the intersectoral collaboration in the medical-social field in view of prevention and reduction of maternal mortality rate and children under the age of 5 at home approved by the Government Decision No 1182, dated 24.12.2010.

Law on Public Health State Supervision no. 10 dated 03.03.2009.

Law on Reproductive Health no. 138 dated 15.06.2012.

## SERBIA

Law on Health Care, 2019.

Law on Health Insurance, 2019.

Rulebook on Conditions and Procedures on Health Insurance Rights, 2010, revised 2011/2013/2017/2019/2021.

Rulebook on Health Protection Rights Content and on Participation of Insured Persons in Health Protection Costs in 2023.

## TÜRKİYE

Social Insurances and Universal Health Insurance Law No 5510 dated 31.05.2006.

## UKRAINE

The Constitution of Ukraine.

Law of Ukraine "On compulsory state social insurance" N1105

(last update of information by Ukraine 2019)

## Basic Principles

### ALBANIA

Benefits in kind system financed by employer and employee contributions as well as contributions from the state on behalf of the economically inactive population.

(last update 2019)

### ARMENIA

Tax financed scheme providing benefits in-kind to all beneficiaries.

### AZERBAIJAN

A benefits in-kind system covering all permanent residents and financed by the state budget (for state medical institutions) and contributions (for private medical institutions).

### BOSNIA AND HERZEGOVINA

Benefits in-kind system providing benefits to a range of specific groups through individual and derived entitlement. Financed mainly by contributions.

### GEORGIA

Health care system is financed through general taxation by local budgets and state subsidies.

- State Health Programme: treatment of diseases financed by state budget (some cases subject to co-payment by patients).
- Local Health Programme: treatment of diseases financed by municipalities.
- Public Health: financed from state budget.

### MONTENEGRO

Benefits in kind system of health care based on mandatory insurance principle.

Financed from the state budget.

Applicable to employees, self-employed, farmer, members of their families and to some categories of insured persons.

### NORTH MACEDONIA

Benefits in-kind system financed by contributions (economically active persons) and state budget providing necessary medical care for all citizens in the country.

The system is based on a total provision of preventive, diagnostic and rehabilitation measures and is characterised by the principles of accessibility, rationality comprehensiveness, continuous, quality and safe health protection.

Basic principles of the compulsory health insurance are universality, solidarity, equity and effective utilisation of funds.

Voluntary supplementary insurance is available for non-standard medical services (this means services that fall outside the basic package of medical services determined by the compulsory system).

### REPUBLIC OF MOLDOVA

Health system aims to ensure universal access to qualitative health services. Range of the health services provided within the Mandatory Health Insurance is established by the Unic Programme of the Mandatory Health Insurance. Health services that are not covered by the

Mandatory Health Insurance are provided through direct payment to the health care provider according to tariffs for medical services approved by Government decision.

Primary Health Care, Prehospital Emergency Health Care and treatments for Tuberculosis, psychoses and other mental and behavioral disorders; Alcoholism and Drug Addiction; confirmed malignant oncological and hematological conditions; HIV / AIDS and syphilis; acute viral hepatitis A, viral, bacterial and parasitic botulism, meningitis and meningoencephalitis, pandemic influenza, varicella, measles, leptospirosis, malaria, typhoid fever and paratyphosis, exanthemous typhus, cholera, tetanus, anthrax, brucellosis, epidemic parotiditis, rabies, trichinellosis, pest, yersiniosis, tularemia, diphtheria, polio and rubella are provided free of charge regardless of the status of insured or non-insured person.

The obligatory healthcare insurance of the non-employed persons and uninsured persons from the state budget shall be made by the person individually, by paying the insurance fixed amount tax, the amount and terms stipulated by the legislation.

#### SERBIA

Compulsory social insurance scheme financed by contributions, covering employees, self-employed, farmers and their family members, as well as the categories of insured persons for whom the contribution is paid by the state. Benefits in-kind system.

#### TÜRKIYE

#### UKRAINE

State and local budgets provide benefits in-kind based on individual entitlement for permanent residents.

(last update 2019)

## Field of application

### Beneficiaries

#### ALBANIA

All insured residents

(last update 2019)

#### ARMENIA

Primary care - all residents (universal system)

Secondary care on polyclinic level – all residents

Secondary and tertiary care – all residents, only assigned groups are covered by state, i.e.

- children under 18 years of age (polyclinic and hospital care)
- veterans of World War II and persons legally assimilated to them;
- family members of persons who died during war;
- members of the emergency services who were disabled whilst attending the Chernobyl disaster and persons legally assimilated to them;
- persons with a prescription from the Medical Social Expert Commission.
- persons belonging to the group between 18-23 ages left without parental care
- people in military service and their family members
- vulnerable groups of population (having more than \_ 28.01 points of vulnerability according to the family poverty benefit system;
  - 1st group invalids
  - 2nd group invalids
  - 3rd group invalids
- women in reproductive age - in the period of pregnancy and maternity leave.
- Persons who have been victim of exploitation due to human trafficking
- Rescue workers and members of their families, rescue workers who resigned their activity due to retirement, disability and members

of family of rescue workers who died during service

- Arrested, detainees and convicts,
- persons in orphanages, elderly homes and homeless temporary shelters
- asylum seeker and members of their families
- Individuals discharged from service due to illness, injury or illness during military service, who have not been recognized as disabled as a result of medical and social expertise (hospital medical care and services within the framework of a rehabilitation individual program compiled by the competent state body in the field of medical and social expertise)
- repressed people

Compulsory insurance (secondary and tertiary care):

People working in the governmental bodies (civil servants in accordance with the social package), as well as in the governmental organizations in the fields of education, culture, science, and social protection.

Persons injured in a state of emergency declared in the Republic of Armenia or the Republic of Artsakh or as a result of military or terrorist operations also use state-guaranteed free preferential medical care and service benefits (hospital (surgical and therapeutic)), benefits of receiving medical care and services, special and inaccessible diagnostic examinations, as well as from the medical care and services with the latest and expensive technologies.

## AZERBAIJAN

Citizen and permanent residents. Emergency care is also free and available for foreigners.

## BOSNIA AND HERZEGOVINA

Federation of BiH

- Employed persons
  - Persons in working relationship with a legal or physical person within the territory of the Federation sent abroad to work or for vocational training, and persons working in the household of the insured working abroad if they are citizens of Federation of BiH
  - Persons selected or nominated for performing permanent duties in certain bodies of state or judiciary government or administration in the Federation or canton, if receiving salary for their work
  - Citizens of Federation of BiH employed with foreign or international organizations and institutions, consulate or diplomatic missions within the territory of the Federation of BiH
  - Persons with their place of residence within the territory of Federation, working abroad for a foreign employer and do not have a health insurance in the competent state
  - Persons who serve compulsory practice, after education completed, if they work full time
  - Self-employed
  - Persons, owners of private enterprises located within the territory of Federation of BiH, if not insured on another basis
  - Farmers who practice farming within the Federation as their sole or principal occupation, farmers who rent out their farming land and persons who take a lease of the farming land, if not insured on another basis
  - Pensioners and beneficiaries of rights to professional rehabilitation and employment in compliance with the regulations on pension and disability insurance of the Federation
  - Beneficiaries of ordinary and disability pensions with their place of residence within the territory of the Federation who realize that right from the foreign pension and disability insurance body exclusively, if not determined otherwise by an international contract
  - Unemployed persons registered with the Unemployment Institute within the time-limit determined by law
  - Children up to 15 years of age and older juveniles up to 18 years of age, who have not yet completed primary education or after completion of primary education have not been employed, if they registered at the Unemployment Institute
  - Children since birth, children during regular education in primary and secondary schools as well as students at Higher Schools and Universities, who are citizens of Bosnia and Herzegovina and who reside on the territory of the Federation of BiH, and are not covered by the health insurance as members of the family of the insured person, but who are not older than 26 years of age
  - Persons older than 65 years of age who reside on the territory of Federation of BiH, and are not covered by health insurance on another basis in Bosnia and Herzegovina or in other country.
  - Persons older than 18 years of age who have lost their student status or have ceased regular education when registered with the Unemployment Institute
  - Persons who have a recognized status as invalid person (war invalid, peacetime invalid or civil invalid i.e. the status of the beneficiary of the family disability allowance, if they are not insured on another basis)
  - Federal Ministry of Internal Affairs officers and cantonal police officers
  - Persons who interrupted their work for vocational upgrading or postgraduate studies provided by a legal person
  - Persons who graduated and who are sent by a legal person for a scholarship, for practical training or to another educational legal entity for vocational or upgrading training prior to their employment.
  - Persons sent abroad within the programs of educational, technical and cultural co-cooperation
  - to a foster parent (care giver) who is recognized as foster parent in accordance with the Law on Foster Parents in the Federation of Bosnia and Herzegovina and the regulations adopted on the basis of this law, if he is unemployed and is registered with the competent employment service or if he is not registered with the competent employment service and is not insured person in the Unified System of registration, control and collection of contributions.
- On this basis, the status of the insured for the foster parent lasts as long as the status of the foster parent in terms of the Law on Foster Parents in the Federation of Bosnia and Herzegovina and the regulations adopted on the basis of this law, but no longer than the age of 65 of the foster parent;
- Top sportsmen, if not insured on another basis

Uninsured persons, if citizen of Bosnia and Herzegovina residing on the territory of the Federation of BiH, under the following modalities:

a) uninsured persons up to 18 years of age

- Children and young people up to 18 years of age, and students during regular education up to 26 years of age, have the same rights as the insured persons according to the Law on Health Insurance, the Law on Health Care, and Decision on Determination of Basic Package of Health Rights

b) for uninsured persons over 18 years of age:

- emergency assistance in the life threatening situation
- treatment of serious infectious diseases, quarantine diseases, tuberculosis, HIV, SARS, avian influenza, syphilis, hemorrhagic fever, hepatitis C and B, botulism, diphtheria, echinococcosis, acute meningitis and meningoencephalitis, morbilli, pertussis, poliomyelitis, rabies, tetanus, typhoid, typhus -health care for women during pregnancy and childbirth and puerperium and postnatal complications up to 6 months after labor.
- mental health care for the patients who due to the nature and status of diseases could endanger their life or the life of other persons, or cause damage to material goods.
- health care in case of chronic diseases (malignant tumors, insulin dependent diabetes, endemic nephropathy, chronic renal failure/hemodialysis, hemophilia, agammaglobulinemia)
- health care for the patients with progressive neuromuscular disease, cerebral palsy, multiple sclerosis, paraplegia, quadriplegia, epilepsy.
- health care services which are performed in order to donate organ with the purpose of transplantation
- health care services related to blood donation

The above-mentioned rights are financed from the cantonal budget or municipalities according to the last place of residence of the uninsured person.

Republika Srpska

- employed person;
- a member of a company or other organization, a responsible person in a company or another organization without establishing an employment relationship, procurator, and who receives compensation on that basis;
- a person who performs economic, entrepreneurial or professional activity as a primary occupation;
- a member of the management or supervisory body of a company or other form of organization, who receives compensation on that basis;
- a citizen of the Republika Srpska who fully or partially receives a pension or disability benefit from foreign payer, if the international agreement on social insurance, which Bosnia and Herzegovina concluded or took over, does not specify otherwise;
- a person who receives a pension in accordance with the regulations on pension and disability insurance of the Republika Srpska or in accordance with the regulations of the Federation of Bosnia and Herzegovina, if he/she has a residence in the territory of Republika Srpska;
- beneficiary of the right to compensation in connection with retraining and additional qualification, where this right is achieved in accordance with the regulations governing the field of pension and disability insurance;
- a person who independently performs catering activities by providing accommodation, food and beverage services in an apartment, holiday home and room for rent, which is entered in the register for carrying out those activities at the competent organization;
- religious official;
- professional athlete;
- a person engaged in agricultural activity, who is registered in the Register of Agricultural Farms, as the holder of a commercial family agricultural farm and who is the insured - farmer in accordance with the regulation governing pension and disability insurance;
- a person engaged in agricultural activity, who is registered in the Register of Agricultural Farms, as the holder of a commercial family farm and who is not insured- farmer in accordance with the regulation governing pension and disability insurance;
- a person who performs agricultural activity as the holder of a non-commercial family agricultural farm, that was registered in the Register of Agricultural Holdings, as the holder of non-commercial family agricultural farm;
- a person who is unemployed and receives compensation according to the regulations governing employment and rights during unemployment;
- a person exercising the right to compulsory health insurance in accordance with the regulation that regulates the rights of veterans, military invalids and families of veterans of the Patriotic War, rights of civilian victims of war, the rights of victims of war torture, the rights of refugees and displaced persons and returnees and rights in the field of social protection;
- foreign citizen studying on the territory of the Republika Srpska, if by international agreement not otherwise specified;
- a person who is the beneficiary of the right to monetary income in accordance with the regulation regulating the rights of an unemployed parent of four or more children in the Republika Srpska, during the use of cash income for which a compulsory health insurance contribution has been paid;
- a person who voluntarily joins compulsory health insurance;
- a person insured as a family member or member of a family household;
- pupils and students during practical classes, i.e. during professional practice with the employer;
- a person who carries out professional training and development within an employer, without establishing an employment relationship, in accordance with the regulations governing the field of work;
- an unemployed person during retraining or additional qualifications, to which he was directed by an employment organization;
- a person who performs temporary or occasional jobs in accordance with the regulations governing the field of work;
- a person who performs temporary or casual work through a youth cooperative organization, up to the age of 26, if he/she is in full-time education;
- a person during his/her participation in public works organized by the Republika Srpska or by a unit of local self-government;

- children up to the age of 18, school children and students until the end of their schooling, and at the latest until the age of 26;
- women in the process of family planning, during pregnancy, childbirth and maternity up to 12 months after childbirth, that is, for twins, or the third and every subsequent child up to 18 months after childbirth;
- a person older than 65 years;
- a person with a disability;
- a person with a mental disorder, a clinically manifested and diagnosed psychiatric illness which, to varying degrees, interferes with the cognitive, emotional or social abilities of a person and which to varying degrees interferes with or affects the daily functioning of the person;
- a person without income;
- a person who has HIV infection, or suffers from AIDS, or other infectious diseases that are determined by a special regulation which regulates the area of population protection from infectious diseases;
- a person suffering from a malignant disease, diabetes, epilepsy, multiple sclerosis, rheumatic fever or progressive muscle diseases, which include diseases classified according to the codes of the International Classification of Diseases (hereinafter: ICD) G12, G36, G37, G70 I G71;
- a person in the terminal phase of chronic renal failure;
- a person who needs urgent treatment in terms of health care regulations;
- a person in the process of giving and receiving human organs, tissues and cells;
- a person suffering from a rare disease whose status was determined by the Center for Rare Diseases of the University Clinical Center of RS;
- a person in a state of vigilance coma;

#### GEORGIA

Persons holding identity card of Georgia or neutral identity card, neutral travel document for citizens in occupied territories, also persons without citizenship having stateless status in Georgia, asylum seekers in Georgia, refugees and persons with humanitarian status.

#### MONTENEGRO

Directly insured persons: the employed, the self-employed, farmers, beneficiaries of social protection rights, beneficiaries of pensions according to regulations on pension and disability insurance, priests and church employees, unemployed persons, persons serving prison sentence, their family members, foreigner seeking international protection, asylum seeker, foreigner under subsidiary protection and foreigner under temporary protection approved in accordance with the law which regulates international and temporary protection of foreigners.

#### NORTH MACEDONIA

- Employees,
- pensioners,
- temporary unemployed person while receiving unemployment benefit,
- social protection beneficiaries, children with disabilities receiving special allowance,
- self-employed persons, individuals who are in prison and juvenile custodial institutions, if they are not insured on any other basis,
- any other citizen who has not gained income higher than the annual net amount of the minimum salary for the previous year.

Under a special programme the State provides health protection to persons who cannot be insured on any other ground (children and young people up to the age 18 or 27 if enrolled in education, elderly persons; unemployed women during pregnancy and confinement).

#### REPUBLIC OF MOLDOVA

According to Law no 1585 – XIII of 27.02.1998 on mandatory health insurance the following persons are insured because they pay contributions:

- employees;
- self-employed persons including: businesspeople, farmers, writers, artists, etc.;
- foreign nationals and stateless persons lawfully resident in the Republic of Moldova;

Some citizens are insured by Government regardless of whether they pay contributes:

- pupils and students enrolled in the education system at levels 3-8, according to art. 12 of the Education Code of the Republic of Moldova, including those studying abroad;
- pregnant women and women in a first period after child delivery. The period depends of the health status of woman and child;
- people with disabilities;
- retired persons;
- persons formally registered as unemployed;
- persons who take care at home, of a person with a severe disability who requires care and/or permanent supervision from another person;
- mothers with four or more children;



- people belonging to disadvantaged families who benefit social assistance (delivered on the basis of Law nr. 133-XVI of 13.06.2008);
- foreign citizens beneficiaries of either form of protection, included in integration program during the running period of the said programs;
- organ donors.

## SERBIA

Directly insured persons:

- Employees, self-employed and farmers;
- Pension beneficiaries;
- Unemployment persons receiving the unemployment insurance benefit;
- Their dependants (see eligible dependants).

Specific groups for whom the contribution is paid by the state:

- Children under 18 years of age (children in education and students up to 26 years);
- Unemployed persons and other people with incomes under a specified level;
- Persons older than 65 years;
- Women during pregnancy and 12 months after giving birth;
- Mentally and physically disabled persons;
- Beneficiaries of material assistance, based on social security criteria;
- Monks and nuns;
- The Roma without permanent or temporary residence in Serbia due to their traditional way of life;
- Refugees from states, ex-republics in former Yugoslavia;
- Persons treated for AIDS, certain infectious, cancerous and other diseases regulated by corresponding resolutions;
- Victims of human trafficking;
- Victims of family violence;
- Veterans whose status has been determined by the Law on Protection of the Veterans.

## TÜRKİYE

A distinction is made between the group of insured persons who contribute to the social security system (contributory insured) and the group of insured who do not contribute to the social security system (non-contributory insured). The latter group is subject to indigence criteria. Apart from this basic condition for all groups is to have residence in Türkiye. A person not having residence in Türkiye cannot be a universal health insurance holder. The individuals who shall be deemed to be a universal health insurance holder are listed in article 60 of the Law No. 5510. Accordingly, these are:

- Insurance holders,
- Voluntary insurance holders,
- The citizens whose income per capita within the family is less than one third of the gross minimum wage as a result of income test and Turkish citizen children under 18 years of age who have no universal health insurance and are not dependent of an insured person without an income test,
- Stateless persons and asylum seekers,
- Those getting pension or other specific income support according to the Laws specified in brackets (2022,1005, 3292, 2330, 442, 2913),
- The persons benefitting free from protection, care and rehabilitation services and Turkish citizen children under 18 years who are orphans,
- Those getting pension for war-disabled and those getting salary within the scope of Anti-terror Law,
- Foreign nationals having received a residence permit who are not socially insured in another state, provided that the principle of reciprocity is applicable,
- The persons benefitting from unemployment compensation and short-term working allowance,
- The persons getting income or pension according to the Law No. 5510 and also the social security laws which were in force before the Law No 5510,
- Citizens who do not belong to one of the mentioned categories above and are not insured on the basis of foreign laws are included in universal health insurance.

Conditions to benefit from the universal health insurance: In order to benefit from health-care services, the condition of having totally 30 days of premium payment within one year before the date of application to health-care service provider is stipulated for the universal health insurance holders working on service contract (4/a) and their dependents. Premium payment to be done by the following persons:

- Persons working as an insured employees/self-employed (employers)/civil servants
- Voluntary insurance holders
- Foreign nationals having received a residence permit who are not socially insured in another state, provided that the principle of reciprocity is applicable
- Persons benefitting from unemployment compensation and short-term working allowance
- Intern attorneys
- Foreign students studying in Türkiye (if they make an application for an insurance voluntarily)

On the other hand, following categories are exempted from fulfilling the mentioned conditions like having 30 days of premium

payment, payment of premium etc.: Individuals under the age of 18; persons depending upon the care of another person; those in need of urgent care; those in need of health care at the occasion of a work accident or occupational disease; reportable infectious diseases; preventive health services; health services for substance abuse treatment; maternity; health care due to disasters, wars, strike and lockout situations and traffic accidents.

#### UKRAINE

All citizens.

(last update 2019)

### Exemptions from compulsory insurance

#### ALBANIA

None.

(last update 2019)

#### ARMENIA

Not applicable except for civil servants in accordance with the social package (a non-cash amount for civil and some groups of civil servants which can be used for four purposes :  
purchase of health insurance for the employee(compulsory) and his/her family,  
repayment of the mortgage loans,  
payment of education,  
vacation fees in the territory of Republic of Armenia and Nagorno Karabakh Republic.

#### AZERBAIJAN

Since 1 April 1 2021 mandatory health insurance has been implementing throughout the country. All citizens of the country can use the medical services included in the mandatory health insurance Benefit Package free of charge. If a citizen needs medical services, he/she may apply to any state medical facility under authority of TABIB with his/her ID card.

#### BOSNIA AND HERZEGOVINA

Federation BiH, Republika Srpska and District Brcko of BiH  
None

#### GEORGIA

Not applicable.

#### MONTENEGRO

No exemptions

#### NORTH MACEDONIA

None.

#### REPUBLIC OF MOLDOVA

#### SERBIA

None.

#### TÜRKIYE

Civil Servants: none.

Workers: none.

#### UKRAINE

None.

(last update 2019)

### Voluntarily insured

#### ALBANIA

Applicable when a resident cannot be covered in the mandatory insurance for a certain period of time, he/she has to the right to take up a voluntary health insurance.

Voluntary health insurance contribution calculation base is twice the minimum wage for the calculation of contributions.

The person has to prove that he doesn't take part in any category of compulsory insurance. The contribution amounts to is 3.4% of the minimum wage (22000 ALL or 151 EUR ) and he/she has to pay first the total amount of contribution for the previous year and after that he/she can proceed with monthly payment.

The benefits covered are similar with the ones covered in the mandatory insurance.

(last update 2019)

#### ARMENIA

Not applicable.

#### AZERBAIJAN

Voluntary health insurance is available in Azerbaijan as private health insurance. Several businesses (including foreign and national companies) provide voluntary health insurance to their employees.

#### BOSNIA AND HERZEGOVINA

Federation BiH, Republika Srpska and District Brcko of BiH  
None

#### GEORGIA

All citizens and permanent residents of Georgia have the right to participate in the voluntary health insurance scheme, the service is provided by private insurance companies. Amount of insurance premium depends on composition of insurance package.

#### MONTENEGRO

Not applicable.

#### NORTH MACEDONIA

Any person who doesn't belong to any of the above mentioned categories of beneficiaries and is therefore not insured on any ground can voluntarily join and obtain coverage under the compulsory health insurance scheme for the basic package of services.

#### REPUBLIC OF MOLDOVA

The legal framework allows voluntarily health insurance additional to mandatory health insurance for the services that are not covered by the mandatory health insurance

#### SERBIA

Formally, a possibility of voluntarily access into insurance exist for all citizens. The aim is to allow access to health insurance for persons not being compulsorily insured (e.g. students older than 26, unemployed persons with an income above the specified limit

(i.e. minimum wage per family member) and others).

#### TÜRKIYE

Voluntarily insured persons are covered by the universal health insurance scheme.

Condition:

Legal residence in Turkey, at least 18 years of age; not fully professionally active or professionally active less than 30 days in a month; not entitled to a pension

#### UKRAINE

Not applicable.

(last update 2019)

### Eligible dependants

#### ALBANIA

Individual entitlement.

(last update 2019)

#### ARMENIA

Individual entitlement, no derived rights.

#### AZERBAIJAN

Health insurance covers all individuals within the family. The children are fully covered by mandatory health insurance at no payment or copay. All citizens are entitled to completely free emergency healthcare.

#### BOSNIA AND HERZEGOVINA

Republika of Srpska

The following persons are entitled to coverage provided they are dependent on the insured person:

A member of the immediate family: a married or common-law spouse and a child (born in or out of wedlock, adopted, placed under guardianship and a married or non-marital spouse's child);

- A common-law spouse: a person who has a common-law relationship and a common child with the insured, and a person who has a common-law relationship with the insured that lasts at least three years, and is proven by a statement from both parties certified by the competent authority;

- A member of the extended family: parent, stepmother, stepmother, adoptive parent, grandparent, grandchild, brother and sister, whom the insured supports in terms of regulations governing family relations if that member: 1) has reached the age of 65 and has no means of support, or 2) is under the age of 65 and has no means of support since he/she is incapable of earning a living in the sense of complete loss of working capacity in accordance with the regulations governing the field of pensions and disability insurance;

- A member of the family household: a person who, with the insured, achieves a community of life, business and spending of funds earned through work, regardless of kinship.

#### GEORGIA

Individual entitlement, no derived right.

#### MONTENEGRO

Closer family members: the spouse and children born in and out of wedlock, adopted, stepchildren and foster children;

Broader family: parents (father, mother, stepfather, stepmother and adoptive parents), grandchildren, siblings – if they are permanently or totally incapable for independent life and work and if they are supported by the insured person;

Divorced spouse (entitled to the support by a court's decision, while such support lasts, if he/she was absolutely and permanently incapable for work at the time of divorce and if he/she is entrusted with custody and education of children for the period of time during which children enjoy the right of support);

children, until the age of 26 the latest (if they are included in regular or part-time education);

Children without parents and children for whom the guardianship authority has established that they are without parental care.

NORTH MACEDONIA

Spouse and children.

REPUBLIC OF MOLDOVA

None.

SERBIA

Children under 18 years of age (under 26 years if in continuing education),  
Dependent children,  
Spouses,  
Other dependent family members (grandmother, grandfather, grandchildren, brothers/sisters),  
Unmarried partner (cohabitant)

TÜRKİYE

- Uninsured spouse,
- Minors (aged less than 18 years, up to 25 years in case of study in university),
- Dependant parents,
- Disabled children without any age limit.

UKRAINE

Individual entitlement, no derived right.

(last update 2019)

## Conditions

### Qualifying period

ALBANIA

Not applicable

(last update 2019)

ARMENIA

None.

AZERBAIJAN

No qualifying period required.

BOSNIA AND HERZEGOVINA

FBiH, Republika Srpska and District Brcko of BiH  
None

GEORGIA

None.

#### MONTENEGRO

None

#### NORTH MACEDONIA

None, the claimant can receive medical services the day after s/he commences his/her insurance.

#### REPUBLIC OF MOLDOVA

None, except for self-employed persons. The self-employed shall pay a full mandatory health insurance tax by March 31 of the current year. In case of exceeding that deadline, the self-employed shall only receive medical treatment after expiration of 7 calendar days from the payment of his/her contributions.

#### SERBIA

Incapacity unrelated to work:  
insured continuously for at least 3 months, or 6 months with interruptions over the last 18 months.

Employment injury, occupational disease or urgent help:  
no minimum insurance period required.

#### TÜRKIYE

Civil servants who became a civil servant for the first time before 01.10.2008 qualified for benefits in-kind as soon as they started working. There was no minimum qualifying period for them.

Civil servants who became a civil servant for the first time after 01.10.2008) and workers:  
- For personal entitlement: 30 days of contributions for general health insurance, within the year preceding diagnosis of illness.  
- For derived rights for dependents: 30 days of contributions for general health insurance, within the year preceding diagnosis of illness.

#### UKRAINE

None.

(last update 2019)

### Duration of benefits

#### ALBANIA

Unlimited.

(last update 2019)

#### ARMENIA

For duration of illness.

#### AZERBAIJAN

Unlimited.

#### BOSNIA AND HERZEGOVINA

FBiH, RS and District Brcko of BiH  
For duration of illness

#### GEORGIA

Unlimited - for duration of illness.

#### MONTENEGRO

Unlimited, for the duration of illness.

#### NORTH MACEDONIA

For the duration of illness.

#### REPUBLIC OF MOLDOVA

For person registered as unemployed under the conditions specified in the law.

#### SERBIA

Unlimited.

#### TÜRKIYE

There is no provision stipulating for suspending the medical benefits provided from universal health insurance. Health-care services last till recovery. If insurance period expires, duration of benefit lasts 10 more days.

If the insured paid premiums of more than 90 days in the year before expiration date, he/she continues to receive healthcare benefit during 90 more days after the expiration date.

In case a treatment started before the expiration date, it will be continued until the treatment is finished.

#### UKRAINE

Unlimited.

(last update 2019)

## Organisation

### Doctors : Approval, remuneration

#### ALBANIA

Doctors employed by the Health Care Centers or by Hospitals.

Assignment is done by the Director and is approved by Ministry of Health and Social Protection.

(last update 2019)

#### ARMENIA

Health services are provided by certified doctors in public or private health institutions.

Doctors are paid through several payment mechanisms: Fee for service, Fix salary or basic salary plus fee for each treated patient.

#### AZERBAIJAN

Doctors working in state health care system are employed by the state and work in state owned healthcare facilities. They are paid a fixed wage and also receive additional payments (%) depending on the number of patients/procedures/services beyond the minimum established for the speciality.

The mandatory health insurance led to increase in salaries of the physicians and nursing staff.

## BOSNIA AND HERZEGOVINA

### Federation of BiH

License is a public document issued by the competent Chamber, after passing the Medical Licensing Exam. Doctors are allowed to practice independently.

### Republika Srpska

Doctors are recruited by authorities responsible for each health institution under the supervision of the Ministry of Health of the Republika Srpska.

Doctors in the private sector can provide health services to all patients. If those private health institutions have a contract with the Health Insurance Fund patients have the same rights as in the public health institutions. Remuneration is regulated by the Law on Salaries of Public Institutions Employees in the Health Sector of the Republika Srpska ("Official Gazette of Republika Srpska", 49/21, 119/21, 68/22 and 132/22)

### Brčko District

Doctors in the public sector provide health services to the insured on the basis of contract between Health Insurance Fund (HIF) and Department of Health and Other Services

Doctors in the private sector can provide health services to the patients only if the health institutions where they work has a contract with the Health Insurance Fund

## GEORGIA

Doctors certified by state. Certified doctors can carry out their job independently or they can work in medical institutions. Doctors are paid through several payment mechanisms: fee for service, salary, capitation.

## MONTENEGRO

Primary health care: Doctors contracted by the social health system.

Secondary and tertiary level: Institutions with whom the Fund has entered into an agreement on provision of health care in accordance with the law.

## NORTH MACEDONIA

Health services are provided by licensed doctors in licensed public and private health institutions.

The services for the insured persons are financed by the State Health Insurance Fund on the basis of a contract between the Fund and the licensed health institutions which are part of the network of health institutions established by the Government.

### Remuneration:

Primary medical care: capitation which consists of 70% fixed portion and 30% variable portion conditioned upon implementation of preventive measures and activities.

Specialized - consultative medical care: fee-for-service.

## REPUBLIC OF MOLDOVA

Medical staff is recruited by the medical facilities. Directors are employed by the Founder (Ministry of Health or local authorities).

Medical facilities (public and private) are accredited by the National Evaluation and Accreditation Council and contracted by the National Health Insurance Company, under the supervision of the Ministry of Health.

## SERBIA

Doctors employed in governmental health institutions and doctors in other institutions contracted by the Republic Fund for Health Insurance (hereinafter the Health Insurance Fund).

## TÜRKIYE

General Regime: Doctors working in contracted private hospitals, state owned hospitals, university hospitals or privately.

## UKRAINE

Medical staff are recruited by the authorities responsible for each medical institution and the Ministry of Health.

(last update 2019)



## Hospitals

### ALBANIA

Public hospitals are non-budgetary institutions and are financed by state budget for capital investments and by Compulsory Healthcare Insurance Fund for all the others activities.

(last update 2019)

### ARMENIA

All types of hospitals are financed by the State Health Agency for provision of state free medical aid according to contract.

Payment is done on the basis of a fixed budget, the amount of which is depending upon the treated patients

### AZERBAIJAN

Since 1 April 1 2021 mandatory health insurance has been implementing throughout the country. All citizens of the country can use the medical services included in the mandatory health insurance Benefit Package free of charge. If a citizen needs medical services, he/she may apply to any state medical facility under authority of TABIB with his/her ID card.

### BOSNIA AND HERZEGOVINA

#### Federation BiH

Public and private hospitals which have a contract with the Health Insurance Funds.

#### Republika Srpska

Hospitals are organized in specific areas and provide care for all population. The Health Insurance Funds are paying for hospital services on the base of Diagnostic Treatment Groups (for specified services) while some of the hospital services are paid by contract.

Clarification for deleting the above part:

The new Law on Health Care

("Official Gazette RS": 57/22) does not foresee classification of hospitals. It was provided by the previous "Law on Health Care"

("Official Gazette RS"106/09 and 44/15)

#### District Brcko of BiH

Hospitals in District Brcko provide health services to the patients on the basis of contract with Health Insurance Fund

Private hospitals can sign the contract with the Health Insurance Fund on providing health services to the insured.

### GEORGIA

State owned or private institutions contracted by the National Health Agency.

### MONTENEGRO

State hospitals paid by Social Security and private hospitals contracted by the Health Insurance Fund.

### NORTH MACEDONIA

There are hospitals which provide health services (specialized and consultative and hospital health care) to citizens residing in a particular region and hospitals that provide health care for all insured persons in the country. They are financed on the basis of an (multi)annual agreement with the State Fund for Health Insurance and patients' participation.

A combined system of fund allocation for health care institutions is in operation.

Actual volume of funds transferred to an individual hospital consists of 70% basic level of compensation (fixed share not dependent on the volume of services provided),

30% variable portion based on the achievement of the total value of agreed types and volume of health services to be delivered (diagnostic related groups and services for other hospital cases).

Private hospitals can be contracted by the Fund and are financed partially by the Fund and partially from their own resources.

### REPUBLIC OF MOLDOVA

Three levels of public hospitals ensure access to hospital care: district and municipal hospitals, where Founder is local authority, and national hospitals where Founder is the Ministry of Health.  
Departmental Hospitals, where Founders are different Ministries (Ministry of Interior, Ministry of Defence, Ministry of Transportation and Railway etc.)  
Private hospitals

#### SERBIA

Governmental and privately owned hospitals that have a contract with the Health Insurance Fund. Insurance covers costs of urgent medical interventions in any health care institution.

#### TÜRKIYE

Public Hospitals, university hospitals and contracting private hospitals. (Non-contracting hospitals in case of emergency).

#### UKRAINE

Basic medical treatment provided free of charge.

(last update 2019)

## Benefits

### Medical Treatment - Choice of doctor

#### ALBANIA

All insured persons have the right to choose their GP. Each patient must register with a general practitioner (GP) within his or her district. He/she can change doctor once a year.

(last update 2019)

#### ARMENIA

The patient has free choice among the polyclinics of the area in which he-she resides

#### AZERBAIJAN

Free choice of any doctor contracted by the state (patients are registered at the polyclinic of the place designated on their residence permit).

#### BOSNIA AND HERZEGOVINA

##### Federation of BiH

Insured person has a free choice of a medical doctor and a dentist in primary health care and must be register with the specific doctor at least one year, according to cantonal regulations.

Republika Srpska Registered persons have a free choice of family doctor, pediatrician and gynecologist.

Patients must register with a family doctor (practice) for a minimum period of one year. As to hospital care, patients have a free choice of hospital/doctor, without any prior registration. (Law on Health Care "Official Gazette of Republika Srpska" 57/22)

##### District Brcko of BiH

Free choice of Primary Health Care (PHC) doctor. Patient must register with a family medicine team for a minimum period of 1 year

#### GEORGIA

Free choice of doctors contracted by the National Health Agency

#### MONTENEGRO

Free choice of doctors working in health care institutions.

The insured person chooses one selected doctor for adults, one selected dentist, and women also a selected gynecologist. Children are entitled to a selected pediatrician. The selected doctor is chosen for a period of minimum one year.

#### NORTH MACEDONIA

Free choice of a personal doctor for primary medical care. Patients have to register with a particular doctor, but they are always free to re-register with someone different.

Only services provided by the personal doctor are covered by the Health Insurance Fund.

#### REPUBLIC OF MOLDOVA

Since 1 September 2008 a new registration mechanism was implemented with family doctor.

The arrangements are as follows:

primary registration with the family doctor,

change of health facility. The registration with and/or transfer to (another) family doctor is allowed by filling out an application once a year, during the months from September to October, except when people have established their place of residence in another locality

#### SERBIA

Free choice of doctors in governmental and other health institutions contracted by the Health Insurance Fund. Free choice is limited only to patient's residence. Patients must register with a family doctor and may change their selected doctor one year after selection.

#### TÜRKIYE

Free choice of doctor among the contracted service providers.

#### UKRAINE

Patients must register with a general practitioner in their district.

(last update 2019)

### Medical Treatment - Access to specialists

#### ALBANIA

For non-emergency treatment, upon referral by a GP

(last update 2019)

#### ARMENIA

Upon referral of family doctor, therapist, pediatrician or neuro-specialist

Policlinic doctors (family doctors, therapists and pediatricians) paid per capita (registered population)

#### AZERBAIJAN

Patients need to approach family doctor or policlinic doctor and if it deems necessary to be seen by specialist or get additional specialised procedures, the patient is referred to specialists or hospital for care and/or hospitalisation or procedure.

#### BOSNIA AND HERZEGOVINA

Federation of BiH, District Brcko of BiH

Referral from PHC doctor required.

Republika Srpska

Patients have a free choice for doctor treatment in hospital, without any registration.

Patients have a free choice of specialists for consultative-specialist services.  
Referral from PHC doctor is required.

#### GEORGIA

Free choice of doctors contracted by the National Health Agency. Patients do not have to get a referral from their family or primary care doctor before they receive specialist treatment.

#### MONTENEGRO

Referral system. Services provided in health care institutions.

The selected medical doctor gives a referral in a stipulated form, valid for 30 days as of the day of its issuance. If the period of waiting is longer than 30 days, the patient has the right to access to specialists in private healthcare institutions which have contract with the Health Insurance Fund.

#### NORTH MACEDONIA

Only upon referral from the personal doctor at the examination appointment as scheduled in advance on the basis of the Waiting List of Scheduled Examinations and Surgeries, which is managed by the healthcare institutions

#### REPUBLIC OF MOLDOVA

Access to a specialist based on a referral ticket issued by the family doctor. Government Decision nr. 1387 of 10.12.2007 states the list of diseases allowing patients direct access to specialist working in outpatient health facility.

In the case of health surgical emergency cases, when specialized ambulatory or specialized care consultation is required, a referral ticket can be delivered by respectively the following persons: the family doctor, by the prehospital emergency care service, by a related care specialist or in case of emergency without referral.

In order to dispense the primary health care services in rural areas in the best possible manner, specialists are sent to deliver child health examinations, including health examinations for students, pregnant women and disabled people dependent upon a care provider.

#### SERBIA

Based on opinion of family doctor (referral system).

#### TÜRKIYE

Free choice of doctor and direct access to specialist.

#### UKRAINE

Referral required from district doctor.

(last update 2019)

### Medical Treatment - Payment of doctor

#### ALBANIA

In Primary Health Care doctors are paid per capita.

In Public Hospitals doctors are paid by the State budget.

(last update 2019)

#### ARMENIA

It is an 'in kind system.'

Hospital doctors: paid on a fee for case basis.

From 2011 onwards, hospital doctors are paid on a performance basis (basic salary + fee for each treated patient)

Policlinic doctors (family doctors, therapists and pediatricians): paid on a per capita basis (registered population)

A bonus financing mechanism /performance based financing/ has been implemented since 2010 and the first bonuses were paid on 2011.

#### AZERBAIJAN

In 20 regions under health insurance system will have fixed payments and additional bonuses (%) depending on number of patients seen/procedures done.

In other regions, there are fixed payments.

#### BOSNIA AND HERZEGOVINA

Federation of BiH, Republic of Srpska and District Brcko of BiH

Benefits in-kind system

#### GEORGIA

Benefits in-kind system.

#### MONTENEGRO

Benefits in kind.

The insured person exercises the right to health care based on the health card, at the expense of the Health Insurance Fund. A minor part of the costs, in form of a participation fee, is paid by the insured person when utilising health care. Specific categories of patients are excluded from paying the participation fee.

#### NORTH MACEDONIA

Benefits in-kind system.

#### REPUBLIC OF MOLDOVA

Salaried: the doctor is paid a fixed wage regardless of how many treatments s/he provides.

For outstanding professional skills and for the quality of the services provided, depending on the level of achievement of the performance indicators, the medical staff benefit from a monthly salary supplement for individual work performance.

#### SERBIA

System of goods, benefits and services provided in-kind to the beneficiary. It is possible for the Health Insurance Fund to reimburse costs of certain services that were paid personally by insured person based on the receipt for the services provided by private health institution or governmental institution as supplementary work. The reimbursement can be made for diagnostic examination, rehabilitation or specialist examination on condition that the insured person was issued a certificate by governmental health institution confirming that the examination or rehabilitation cannot be provided within next 30 days. Maximum for the reimbursement are costs of certain services listed in Regulation on Health Protection Rights Content and on Participation of Insured Persons in Health Protection, which the Health Insurance Fund decree for each year.

#### TÜRKIYE

Benefits in-kind system.

#### UKRAINE

Benefits in-kind system.

(last update 2019)

### Medical Treatment - Patient's charges

## ALBANIA

None

(last update 2019)

## ARMENIA

Whole price to be paid by patient if treatment is not on the state order list of covered treatments. From 2011 onwards an official co-payment has been introduced for emergency and gynecology and oncology and STI treatments, with exception for children from 0 to 18 years old. A different co-payment tariff is applied for the capital city and the regions.

## AZERBAIJAN

Citizens, excluding persons under 18 years of age, students until 23 years of age, retired persons, and pregnant women, have to pay annual or monthly payments/deductions paid by employer in order to be able to have coverage via mandatory health insurance. At the same time, citizens who have not paid insurance payments are able to do so during the first encounter and/or receive emergency medical care at no cost. The coverage for persons excluded from monthly/annual payments will be paid for from state budget.

According to national legislation and per UN CRC, anyone under 18 years of age is considered a child and is exempt from health insurance payments.

## BOSNIA AND HERZEGOVINA

### Federation BiH

- Patient participation for all health services, including hospitals, average participation is between 10-20%.

Participation rate depends on the type of medical service as prescribed by insurance funds and in accordance to the "Decision on the Maximum Amount of Direct Participation on Insured Persons in the Costs when Using Particular Part of Health Care in the Basic Package of Health Rights"

### Republic of Srpska

- Patient participation for all health services, including hospitals, average participation is between 5-40%

Participation rate depends on the type of medical service, as prescribed by insurance funds.

## GEORGIA

For some treatments in the state health care programme a co-payment is applied:

- Incurable patients palliative care program: at hospitals for patients' palliative care service of incurable cancer: the co-payment by the patient is 30%.

- State universal health care program for children 0-5 years, pensioners, disabled people, students – emergency hospital care (excluding all children): the patient's charges are 20% (for pensioners 10%); surgical operations – 20% (for pensioners 10%); delivery services – 500 GEL.

For the rest of the population patient's charges: instrumental care – 30%; emergency hospital care – 30% (for pensioners 10%); surgical operations – 30% (for pensioners 10%); delivery services – 500 GEL.

## MONTENEGRO

The insured persons participate in health care costs. Decision on the amount of the participation in the costs of using health care is passed by the Ministry based on the annual programme for health care of the Fund and the annual financial plan of the Fund.

The following is taken into account when determining the amount of participation in the costs of using health care: the type of illness, the level of costs of diagnostics, treatment and rehabilitation and the level of health care.

## NORTH MACEDONIA

All insured persons must pay co-payments for using health care services. Up to 20% of the average amount of total costs of the medical treatment is paid by the patient, while the rest is paid by the Fund.

The amount of the co-payment depends on the type and fees of the health care services. The State Health Insurance Fund determines the amount of co-payment in general by-laws approved by the Minister of Health. The amount is fixed, conversely proportional to the fees of the services.

The Health Insurance Fund sets a maximum annual level for co-payments for specialized -consultative and hospital health care. This level applies to each calendar year. It is equal to 70% of the national average monthly net salary over the previous year (net salary equals 31,859 MKD).

For certain age groups and for families with low income the upper annual limit for making co-payments for the specialized - consultative and hospital health care is set at level which is lower than 70% of the last year national average monthly net salary (i.e. 20% for children aged 1-5 and poor persons and 40% for children aged 5-18 and elderly 65+). They are exempted from paying participation above the defined upper limit.

#### REPUBLIC OF MOLDOVA

No co-payment for treatments and services listed in the Basic Package.

#### SERBIA

Amount of participation depends on type of service, basic services and intervals of participation level:

doctors examination and laboratory analysis: 50 RSD

scanner examination: 300 RSD

magnetic resonance: 600 RSD

services provided and drugs obtained abroad: a) if the person is sent by the Health Insurance Fund to receive medical service abroad, the Health Insurance Fund covers all costs. b) seconded workers pay 5% of cost.

#### TÜRKİYE

Co-payment:

Co-payment means the amount payable by the universal health insurance holder or his/her dependents in order to benefit from healthcare services.

There is a co-payment in the following healthcare services:

- Medical doctor and dentist examination for outpatient treatment;
- Medication provided for outpatient treatment;
- Orthosis, prosthesis, treatment tools and equipment;
- Assisted Reproductive Method treatments (IVF).

Co-payment for outpatient treatment:

a) At secondary level official healthcare providers: 6 TRY

b) At training and research hospitals of the Ministry of Health and district polyclinics of these hospitals: 7 TRY

c) At Health Application and Research Centers of State Universities with Medical Faculties : 8 TRY

d) At Health Application and Research Centers of Foundation Universities with Medical Faculties: 8 TRY

e) At second and third level private healthcare providers: 15 TRY

(There is no co-payment for the treatments of doctors and dentists in the primary healthcare service providers.)

Co-payment for outpatient medication: Pensioners and their dependents pay 10% of pharmaceutical price; other people pay 20% of pharmaceutical price as co-payment.

In addition to that, a prescription fee of 3 TRY is paid up to 3 packages prescribed, plus 1 TRY for each of the additional packages.

Co-payment for external prosthesis and orthosis (optical devices, dental equipment and other prosthesis and orthosis): Pensioners and their dependents pay 10%; other people pay 20% of medical devices' price as co-payment. The ceiling is 75% of the gross minimum wage.

Co-payment for Assisted Reproduction Treatment (IVF):

First trial: 30%

Second trial: 25%

Third trial: 20%

Additional Payment:

Private hospitals and hospitals belonging to foundation universities may receive up to twice of the prices listed on the Healthcare Implementation Communique from universal health insurance holders and their dependents

#### UKRAINE

None.

(last update 2019)

### Medical Treatment - Exemption or reduction of patient's participation

## ALBANIA

Uninsured persons have the right to visit the GP without payment.

(last update 2019)

## ARMENIA

Not applicable.

## AZERBAIJAN

Not applicable.

## BOSNIA AND HERZEGOVINA

### Federation BiH

The following groups are completely exempt from any co-payment:

- children up to 15 years of age, children during regular education in primary and secondary school and students at universities up to 26 years of age
- women during pregnancy and maternity leave as well as for the health care services related to prevention of breast cancer and cancer of the uterus
- veterans with disability of 60% or more
- civilian war victims and disabled person with disability of 60% or more
- family members of killed soldiers or family members of soldiers who died as result of injuries related to war casualties, and who were members of the Army of the Federation of Bosnia and Herzegovina
- retirees whose pension does not exceed the minimum pension according to the latest published data
- persons over 65 years of age who do not receive pension or their other monthly incomes do not exceed the minimum pension according to the latest published data
- insured persons – residents in the social institutions
- insured persons who are on benefit
- displaced persons and refugees if they do not receive pension or if their other monthly incomes do not exceed the minimum pension
- insured persons who on a regular (at least 10 times) and a voluntary basis were blood donors.
- insured persons who are organ donors
- insured persons who are registered with the Unemployment Office

Insured persons are exempted from patient's participation for health care services when suffering following diseases:

- malignant diseases
- treating kidney failure through dialysis
- tuberculosis
- HIV infection and other infection diseases
- epilepsy
- systematic autoimmune diseases
- hemophilia
- insulin dependent diabetes-paraplegia and quadriplegia
- muscular dystrophy
- multiple sclerosis
- cerebral palsy
- mental disorders

### District Brcko of BiH

The following groups are completely exempt from any co-payment:

- Children from 1 year till 15 years
- Persons over 65 years of age
- Women during pregnancy and maternity leave
- Mentally ill persons who may endanger themselves and others
- Persons with muscular dystrophy, cerebral palsy, multiple sclerosis, paraplegia, quadriplegia, and endemic nephropathy
- Persons suffering serious and chronic diseases (diabetes, cancer, TB, HIV/Aids, those on dialysis),
- Blind people
- Recipients of social benefits, and
- Voluntarily blood donors

### Republika Srpska

Insured persons who are exempted from paying co-payments when using health care according to their personal capacity or status are:

- children up to 18 years;



- persons over 65 years;
- persons with visual impairment - blind persons of the first and second category;
- persons suffering from rare diseases whose status has been confirmed by the Center for Rare Diseases;
- voluntary blood donors who have donated blood ten or more times - permanently, and voluntary blood donors who have donated blood less than ten times - provided that no more than a year has passed since the last blood donation;
- a person who is a beneficiary of rights in accordance with the regulation regulating rights in the field of social protection, for whom the contribution for mandatory health insurance is provided from the budget of the Republika Srpska;
- a beneficiary of the right to a pension who receives the lowest pension of the established levels in accordance with the regulations governing the field of pension and disability insurance;
- other persons who, in accordance with special regulations, are exempt from payment of co-payment, and for whom the co-payment is provided from the budget of the Republika Srpska;

Health services that are provided at the expense of mandatory health insurance funds without co-payments are:

- measures of prevention and early detection of diseases (ICD codes: Z 11 - Z 13 and Z 20 - Z 29);
- emergency treatment of a sick and injured person in a state of imminent danger to life, including the time spent in intensive care and emergency medical transport;
- examinations, treatment and rehabilitation of occupational diseases and injuries at work;
- examinations and treatment of infectious diseases for which the implementation of measures to prevent the spread of infectious diseases is regulated by regulation.

## GEORGIA

Full coverage of costs by state budget:

- children 0-5 years old
- pensioners
- people under poverty line
- teachers
- veterans
- orphan children
- after 2008 war IDPs in compactly populated areas.

## MONTENEGRO

Are exempted:

Children (until the age of 18, i.e. the age of 26, if included in regular or part-time education, and children without parental care);

Women during pregnancy, delivery and a year after the delivery;

Persons over the age of 65;

Persons in social need enjoying social benefits on that basis and other specific categories are exempted from paying the participation fee, that is stipulated by provision from law regulations and rulebooks.

The afore stated persons are not liable to personal co-payment for health care on the basis of the Fund's formal decision, and only for the cost of medical treatment of the principal illness.

## NORTH MACEDONIA

No co-payments are required:

\*for medical check-up performed by the patients registered personal doctor,

\*for emergency care,

\*by recipients of guaranteed minimum assistance, incapable for work, by users of supported living, residential or foster care, by children with disabilities, by patients accommodated in psychiatric hospitals, by persons with mental impairments and without parental care, by blood or tissue donors, by insured persons who have already paid co-payment up to the maximum annual limit, for biomedical assisted (autologic and analogeneic) insemination for the first, second, third and fourth child, up to the third unsuccessful attempt to inseminate. (see 'Medical Treatment: Patient's Participation' above),

\*for using the healthcare services in the healthcare institutions which are related to diagnosis and treatment of COVID-19 for the duration of the pandemic.

## REPUBLIC OF MOLDOVA

Depending on the health status of the patient, hospital care may be urgent or scheduled. Admission is made according to Metodological Norms for the implementation of the Unic Programme of the Mandatory Health Insurance. (i.e. rules of concrete disease management).

## SERBIA

The following categories are exempted from paying 'patient's participation':

- children under 15 years of age (children in education and students up to 26 years);
- persons older than 65 years,
- women during pregnancy and 12 months after giving birth;
- unemployed persons and other people with income under a specified level and their family members;
- war veterans (disabled),  
organ, tissue or blood donors,  
blind and permanently disabled persons;
- persons treated for AIDS, certain infectious, cancerous and other diseases regulated by corresponding resolutions;
- mentally and physically disabled persons;
- beneficiaries of material assistance, based on social security criteria and their family members;
- blind persons;
- persons receiving the long-term care cash benefit;
- monks and nuns;
- the Roma who are without permanent or temporary residence in Serbia due to their traditional way of life and their family members;
- internally displaced persons from Kosovo-Metohija Province;
- blood donors;
- refugees from states, ex-republics in former Yugoslavia.

## TÜRKIYE

Exemptions from co-payments:

- Inpatient treatments and medication of inpatients
- Chronic diseases and vital healthcare services
- Work accidents and occupational diseases
- Emergency cases
- Family physician examinations and personal protective healthcare services
- Organ, tissue and stem cell transfer
- Control examinations
- Disaster and war cases
- Individuals who are in the scope of Anti-Terror Law
- Control examinations within the scope of an investigation carried out by the institution
- Foreign military personnel under training and their dependents in country (Under the International Military Training Cooperation Agreements)

Exemptions from additional payments:

- Emergency cases
- Intensive care unit services
- Burned treatment
- Cancer treatment (radiotherapy, chemotherapy, radio isotope treatments)
- Surgical operation in cardiovascular branch
- Organ, tissue and stem cell transfer
- Hemodialysis
- Healthcare services for newborn
- Healthcare services for congenital anomaly
- Audio implant operation
- Other listed transactions which are not required for additional payment
- Diagnosis and treatment of pandemic cases during the pandemic, and health services related to these procedures.

## UKRAINE

Not applicable.

(last update 2019)

## Hospitalisation - Choice of hospital

### ALBANIA

Any person who needs to receive services at the hospital should first present themselves to the family doctor (general practitioner). If the family doctor (general practitioner) deems that the diagnosis or treatment of the case requires a specialized consultation, then he/she recommends the patient to the appropriate specialist, based on the referral system.

(last update 2019)

### ARMENIA

Free choice of hospital. No geographical restrictions.

In order to have free medical care for children and free birth health assistance, the medical treatments are to be provided within the competent administrative unit (region), with the exception of cases requiring medical care for high-risk pregnancies and pathological births.

#### AZERBAIJAN

Patients are entitled to get emergency care at any designated location; the non-emergency care is provided by polyclinics and family doctors. Patients have freedom in selecting clinics and physicians.

#### BOSNIA AND HERZEGOVINA

Federation BiH,

Patients may only choose the hospital in the entity/canton where they are insured.

Referral from PC is required, however due to the administrative fragmentation it is not possible to choose the hospital outside the competency of HIF. In particular cases it is possible, but requires agreement btw HIFs.

Republika Srpska

According to the Law on Health Protection of RS the patient has a right to choose secondary health facilities. In particular cases it is possible that a patient is treated in the Federation of BiH, but it requires agreement between the Health Insurance Funds.

District Brcko of BiH

The patients referred by the medical commission for the treatment outside of District Brcko can select the hospital which has not a contract with the HIF only if the difference between the expenses incurred and the expenses which might have incurred in the hospital she/he was referred to, are paid by the patient.

#### GEORGIA

Free choice of any hospital that has an agreement with the Social Services Agency.

#### MONTENEGRO

Referral system. The patient can choose the hospital within network of health institutions.

#### NORTH MACEDONIA

Upon referral from specialist doctor or upon referral from personal doctor, pediatrician or gynecologist in case of chronic disease or emergency, preferably the closest hospital to the place of residence or the hospital recommended by the doctor. However, hospitals outside the patient's region are not excluded.

#### REPUBLIC OF MOLDOVA

Depending on the health status of the patient, hospital care may be urgent or scheduled. Admission is made according to Metodological Norms for the implementation of the Unic Programme of the Mandatory Health Insurance. (i.e. rules of concrete disease management). Starting from 2014 the patient has right to choose the hospital of the same level within the established health zone.

#### SERBIA

The referring doctor decides which hospital will be used. If the doctor wishes to refer away from the patient's area of residence then the local branch of the Health Insurance Fund must approve it.

#### TÜRKİYE

Contracted hospitals by the Social Security Institution are eligible for hospitalization. If there are insufficient number of beds in the hospitals listed by the Institution or the required treatment is not available there or if the patient needs emergency treatment, patients are sent to other hospitals which are not on the list. The transport costs and other related costs in order to obtain treatment in these hospitals are then covered.

#### UKRAINE

Limited possibility of choice.

Patients must register in their district.

(last update 2019)

## Hospitalisation - Patient's charges

### ALBANIA

For some examinations provided by hospital, a patient participation is required if they are not insured or did not follow the referral system.

(last update 2019)

### ARMENIA

For the whole of Republic:

Those who are not belonging to the group of socially vulnerable persons are obliged to pay the whole tariff of the treatment in so far it is not on the state order list of covered treatments. From 2011 onwards official co-payments have been introduced for emergency and gynecology and oncology and STI treatments, with the exception for children from 0 to 18 years old.

A different co-payment tariff is applied for the capital city and the regions. The amount of the co-payment has been made dependent as well upon the type of illness.

### AZERBAIJAN

Emergency care/surgery in the hospital is exempt from any payments. Rest of the care is covered through health insurance.

### BOSNIA AND HERZEGOVINA

Federation of BiH

- up to 20% for hotel costs' and
- an average of 15% toward medical costs

Participation rate depends on the type of medical service as prescribed by insurance funds and in accordance to the "Decision on the Maximum Amount of Direct Participation on Insured Persons in the Costs when Using Particular Part of Health Care in the Basic Package of Health Rights"

- Up to 15 days hospital stay after surgery costs 10,00 BAM/per day
- Up to 15 days hospital stay costs 8,00 BAM/per day
- 5 BAM/per day for each day beyond 15 days

Republika Srpska

- an average of 15% toward medical costs

Participation rate depends on the type of medical service, as prescribed by insurance funds and goes from 5% up to 40%.

In accordance with "Decision on amount and method of participation payment" (Official Gazette RS: 128/22 and 02/23):

- Up to 8 days on secondary level hospital stay cost 9 BAM/per day
- Up to 12 days on tertiary level hospital stay cost 11 BAM/per day

Brčko District of BiH

- up to 20% for hotel costs and
- an average of 15% toward medical costs

Participation rate depends on the type of medical service, as prescribed by insurance funds.

### GEORGIA

See "Medical Treatment" above.

### MONTENEGRO

See medical treatment – patient's participation.

### NORTH MACEDONIA

The costs are paid by the Health Insurance Fund. 10% of the cost is borne by the insured person. However the amount which is paid by the patient should not exceed the defined annual limit for paying participation (70% of the average monthly net salary in the

Republic of North Macedonia in the past year, although this is lower for some specific groups, see 'Medical Treatment: Patient's Participation' above).

#### REPUBLIC OF MOLDOVA

Not applicable under the mandatory health insurance.

#### SERBIA

Hospital treatment and rehabilitation: 50 RSD per care day.  
Rehabilitation and specialised treatment: 50 RSD per care day.

#### TÜRKIYE

There is no co-payment for inpatient treatment.  
But, additional payment can be received by private hospitals and hospitals belonging to Foundation Universities.

#### UKRAINE

No patient participation.

(last update 2019)

### Hospitalisation - Exemption or reduction of patient's charges

#### ALBANIA

Following categories are exempted from co-payment: children up to 0-18 years; full invalids, including paraplegics, quadriplegics and completely blind; persons who benefit payment for their disabilities; persons with chronic diseases, war invalids; veterans; persons who enjoy the status of former prisoners and political persecuted; orphans.

(last update 2019)

#### ARMENIA

Those who are socially vulnerable and other special groups are free from copayments.

#### AZERBAIJAN

Not applicable.

#### BOSNIA AND HERZEGOVINA

Federation BiH, Republika Srpska and Brcko District of BiH  
See Table II "Health Care"  
Medical Treatment – Exemption or reduction of patient's participation

#### GEORGIA

See "Medical Treatment" above.

#### MONTENEGRO

See medical treatment – exception or reduction of patient's participation.

#### NORTH MACEDONIA

Total exemption for pensioners receiving lower than the average pension in the country and for specific diseases that are treated under the Special Programmes arranged by the Government (dialysis, diabetes, cytostatics). Patient's participation is covered within the Special Programmes.

## REPUBLIC OF MOLDOVA

Depending on the health status of the patient, hospital care may be urgent or scheduled. Admission is made according to Metodological Norms for the implementation of the Unic Programme of the Mandatory Health Insurance. (i.e. rules of concrete disease management).

## SERBIA

See " Medical Treatment - Exemption or reduction of patient's participation"

## TÜRKIYE

There is no co-payment for inpatient treatment.

But, additional payment can be received by private hospitals and hospitals belong to Foundation Universities. For exemptions from additional payments see "Medical Treatment - Exemption or reduction of patient's participation"

## UKRAINE

Not applicable.

(last update 2019)

## Dental care - Dental treatment

### ALBANIA

Free for children under 18 years of age.

(last update 2019)

### ARMENIA

Free for the following groups:

- children under 7 years of age(full package),
- 1st group invalids
- vulnerable groups of population (having more than - 28.01 points of vulnerability according to the family poverty benefit system;
- persons in pre-conscription and conscription age

Co-payment (the state share is 65% and beneficiary's share is 35% of the total price) for the following groups:

- people aged of 65 or over;
- 2nd group invalids
- 3rd group invalids
- women in reproductive age - in the period of pregnancy and maternity leave.
- persons who have been victim of exploitation due to human trafficking
- veterans of World War II and persons legally assimilated to them;
- family members of persons who died during war;
- rescue workers and members of their families, rescue workers who resigned their activity due to retirement, disability and members of family of rescue workers who died during service
- members of the emergency services who were disabled whilst attending the Chernobyl disaster and persons legally assimilated to them;
- arrested, detainees and convicts,
- persons in orphanages, elderly homes and homeless temporary shelters
- asylum seeker and members of their families
- individuals discharged from service due to illness, injury or illness during military service, who have not been recognized as disabled as a result of medical and social expertise

Free examination of mouth cavity:

- children 12 years old

Everyone else pays the full costs of treatment.

With the exception of dental services involving the use of advanced and high-cost technologies

## AZERBAIJAN

Free for:

Persons with disabilities of groups I and II (except dental prosthetics made from precious metals).

Everyone else pays the full costs of treatment except for state polyclinics where services are free.

## BOSNIA AND HERZEGOVINA

Federation BiH and District Brcko of BiH

Free treatment for all insured persons costs are paid by HIFs

Republika Srpska

Only preventive dentistry for children is free and exempt from paying participation.

HIF RS provides dental health care for all insured persons and they pay participation for provided services except for those who are exempt from paying participation.

## GEORGIA

Urgent surgical and therapeutic dental services are available for patients with psychiatric diseases, and for disabled persons.

## MONTENEGRO

Dental treatment covered for certain groups and under certain circumstances.

Treatment of disease of mouth and teeth in emergency medical conditions and prevention and treatment of disease of mouth and teeth for children until the age of 18, i.e. the age of 26, if included in regular or part-time education; Women during pregnancy; Persons over the age of 65; Persons with disabilities;

## NORTH MACEDONIA

All insured persons are free to choose a dentist for primary health care, which includes prevention as well as treatment of the mouth and dental diseases.

Services are free of charge under the basic scheme if provided by dentists who are contracted by the Health Insurance Fund.

Contracted dentists are paid on a capitation basis.

Up to 20% share of the costs of the services in specialty-consultative and hospital health care is paid by the insured person, the rest is covered by the State Health Fund on the basis of the volume and price of the dental services delivered.

Regular and periodical examinations are provided for children according to the special programmes.

## REPUBLIC OF MOLDOVA

Covered dental care:

emergency dental care

preventive consultation of children under the age of 18 and of pregnant women, including: oral cavity examinations, brushing and dental scraping application of prophylactic remedies (fluorine, Ca etc.) prophylactic advices provided to all insured persons related to oral cavity examinations and advice on hygiene and prevention of oral diseases; tooth extraction; dental sealants; obscuration of coronary deficiency caused by dental carries and its complications.

## SERBIA

Full coverage of costs for preventive and curative dental health of:

- children until 18 years of age (until 26 years of age if continuing education),
- pregnant women,
- mentally or physically disabled persons,
- people with congenital facial or dental deformities and
- in cases of emergency;

## TÜRKIYE

Dental treatments are covered.

But implant is not covered (except for determined special conditions).

Orthodontic treatment of persons older than 18 is not covered. However, if this treatment has been started before the age of 18, orthodontic treatment of person who has reached the age of 18 is covered.

#### UKRAINE

Free of charge.

(last update 2019)

### Dental care - Dental prosthesis

#### ALBANIA

Health insurance doesn't cover dental prosthesis

(last update 2019)

#### ARMENIA

Free for the groups mentioned in "Dental Treatment" above (except dental prostheses made from precious metals), treatment is provided in regional dental polyclinics.

With the exception of dental services involving the use of advanced and high-cost technologies

#### AZERBAIJAN

Free for:

Persons with disabilities of groups I and II (except dental prosthetics made from precious metals).

Everyone else pays the full costs of treatment except for state polyclinics where services are free.

#### BOSNIA AND HERZEGOVINA

Federation of BiH and Republika Srpska

- Available for all holders of certified health card with co-payments between 10-20%

Participation rate depends on the type of medical service, as prescribed by insurance funds.

Brčko District of BiH

- HIFs covers only correctional dental prosthesis for children

Republika Srpska

Participation rate depends on the type of medical service, as prescribed by insurance funds.

According to the Rule book on rights to medical devices ("Official Gazette RS 114/12, 59/14, 100/14, 61/16, 7/17, 53/18, 112/18, 121/18, 21/19, 46/19, 87/19, 107/19 and 10/20) HIR RS finances:

- mobile dental prosthesis (for persons over 65)
- orthodontic appliances (children up to 18 years)
- dental restorations with the congenital or acquired anomalies
- splints and obturators.

#### GEORGIA

None.

#### MONTENEGRO

Provided to persons until the age of 18, i.e. the age of 26 if included in regular or part-time education, in line with medical indications, and over 65 for certain services.

#### NORTH MACEDONIA

Only prostheses made from acrylate (the standard material used for the preparation of prostheses) are covered by the Health Insurance Fund, others are paid in full by the insured person.

#### REPUBLIC OF MOLDOVA

Not covered.



## SERBIA

See " Dental care: Dental treatment"

Also prosthesis are provided for persons older than 65 years.

## TÜRKIYE

Insured persons and their dependents may receive dental prostheses. Pensioners and their dependents pay 10%; other people pay 20% of dental equipment's price as co-payment. The ceiling is 75% of the gross minimum wage.

## UKRAINE

Full payment by patient, no exemption.

(last update 2019)

## Pharmaceutical products

### ALBANIA

Health insurance covers the pharmaceuticals when they are on the list of reimbursement and this by the indicated price level. List contains over 489 first alternatives pharmaceutical products. Some categories exempted from co-payment: pensioners, detainees and convicts in prison, asylum seekers, victims of trafficking, persons with disabilities, persons with chronic diseases. Health insurance covers Blood

Glucose Meter Test Strips for patients with diabetes mellitus aged 0-25 years.

(last update 2019)

### ARMENIA

Social groups of population who have the privilege of receiving free of charge medicine from polyclinics, hospitals, dispensaries:

Social group of people receiving medicines  
free of charge

- invalids of 1st and 2nd groups
- invalid children (under 18 years of age)
- veterans of World War II and persons legally assimilated to them
- children under 18 years of age left without parental care or children from single-parent family
- children of the families with 4 or more children under 18 years of age
- family members of persons who died during carrying out of arm services, RA
- children of families with disabled members (under 18 years of age)
- children under 7 years of age
- family member who have more than 28.01 points of the family poverty benefit system)

social groups of population who depending on the illness, receive medicine and are being charged  
Paying 50% contribution

- 3rd group invalids
- members of the emergency services who were disabled while attending the Chernobyl disaster
- repressed people
- single pensioners who are not professionally active
- families of unemployed pensioners (having children under 18 years of age)
- children under 18 years of single mother

Paying 30% contribution:

- unemployed pensioners

Patients suffering from the following diseases are provided with the relevant drugs free of charge:

- Tuberculosis (medicine for antituberculosis)
- Psychic diseases (psychotropic medicine)
- Oncological diseases (antitumoral medicine and drugs)
- Diabetes (antidiabetic medicine)
- Epilepsy (anticonvulsion medicine)
- Cardio-muscular infraction (blood coronary circulation improving medicine)

- Periodical disease (colchicine)
- Vitium cordis (anticoagulations after prosthesis)
- Malaria (antimalaria medicine)
- Phenylketonuria
- Insufficiently working kidney
- Infant Breathing Disorder Syndrome
- acquired immune deficiency syndrome (AIDS)(drugs, tests)

## AZERBAIJAN

Medications during the hospital care are covered through insurance system. Diabetes, transplant patients, hemophilia and thalassemia patients, HIV, TB, cancer patients receive free medications for their treatments in hospital and outpatient care. There are 184 pharmaceutical products which are free for privileged groups of people - disabled persons of groups I and II and special categories of illnesses.

## BOSNIA AND HERZEGOVINA

### Federation of BiH

Covered drugs as defined on the Decision on the drug list of mandatory health insurance of the Federation of Bosnia and Herzegovina ("Official Gazette of Federation Bosnia and Herzegovina", No. 106/21, 83/22 and 11/23). This Decision is adopted by the Government of the Federation of BiH. Drugs defined on the list are covered at a rate of 100%, 70% or 50% depending upon the drugs. The Federal list indicates as well the price of the (covered) medicines. List of drugs makes a distinction between:

#### "A-list of medications":

Covering medications in which the cantonal health insurance (hereinafter: Institute) has to participate at a rate of 100% of the price, and medications for which no immediate participation of the insured person is determined in accordance with the Federal BiH Decision on the maximum amounts of direct participation (Official Gazette of Federation of BiH, 21/09), as well as in accordance with any cantonal decision in this field

#### "B-list of medications":

covering medications in which the Institutes have to participate financially at a percentage determined by the cantonal government, according to the financial possibilities of the cantons. The list covers not medications in ampules.

The cantons are required, within 60 days from the date of entry into force of this Decision, to harmonize cantonal positive list of medications with the Federal list of essential medications and this is obligatory to be done with the A-list of medications and optional with B-list of medications.

The Decision contains methodology and structure of medication prices.

There is also a Decision on the List of Medications of Solidarity Fund (Official Gazette of Federation of BiH, No 47/19 and 90/19) establishing a List of Medications of the Solidarity Fund of Federation of BiH, which is financed by the Solidarity Fund of Federation of BiH and

-Decision on the list of drugs in inpatient care of the Federation of Bosnia and Herzegovina ("Official Gazette of BiH", No. 47/22)

### Republika Srpska

Drugs are defined on the Health Insurance Fund's List A and List B regarding the referent price of the drug (the lowest price for the drug on the market). List A contains free of charges drugs for patients who are exempted of the participation; 10% participation related to the referent price of the drug for all other health insured persons. If the price of the drug is higher than the referent price, patient should pay the difference.

List B contains drugs for which a 50% remuneration is required in relation to the referent price of the drug for all patients. If the price of the drug is higher than the referent price, patients should pay the difference.

-There are also four other lists of drugs financed by HIF RS: List of drugs for primary health care centres, Hospital list of drugs; List of cytostatics drugs and drugs from Special programme

### Brčko District of BiH

Drugs defined on the Essential List are covered at a rate of 100%, 70%, 55% or 50% depending upon the drugs.

## GEORGIA

According to the State Health Programs of Specific Medicines are provided free of charge for the treatment of the following diseases: Hemophilia, Diabetes, Transplantation of kidneys, Incurable patient treatment, Cystic fibrosis, Anti-rabies vaccine, Food additives for phenylketonuria, Hepatitis C and patients with chronic conditions (CVD, diabetes, COPD, asthma, endocrine diseases, Parkinson disease, epilepsy).

## MONTENEGRO

Are covered by the Fund, medicines prescribed by doctors according to the List determined by the Health Insurance Fund.

## NORTH MACEDONIA

Only pharmaceutical products which are on the "positive list of drugs" of the Health Insurance Fund are covered by the basic scheme at the level of the reference prices (the lowest defined wholesale price of the pharmaceutical products).  
All insured persons pay co-payments in the amount not higher than 20% of the price of the pharmaceutical product.

#### REPUBLIC OF MOLDOVA

Insured person benefit from covered pharmaceuticals when included in the list of compensated (fully or partially) drugs or when listed in National health programs or specific health programs. Children in the age of 0-5 years and pregnant women enjoy free access to medicines. The listing on the pharmaceutical list is based upon a procedure which ensures transparency of the decision making process

The rate of the compensated amount for mandatory health insurance funds has been recalculated, constituting now 50% for 10 international Nonproprietary Names (INN) for pharmaceutical substances, 70 % for 24 International Nonproprietary Names for pharmaceutical substances and 100 % International Nonproprietary Names for pharmaceutical substances (including 71 INN for children in the age of 0-8 years, 2 INN for pregnant women 48 INN for other diseases).

#### SERBIA

The Health Insurance Fund defines a list of drugs and participation level for each drug.

#### TÜRKIYE

#### UKRAINE

Free of charge during hospital treatment.

During outpatient care medicines are paid in full by patients except the following who receive pharmaceuticals free of charge:

tuberculosis patients

cancer patients

diabetics, and

AIDS-patients.

(last update 2019)

### Prosthesis, spectacles, hearing aids

#### ALBANIA

Not covered by the social system.

(last update 2019)

#### ARMENIA

Free prostheses, orthoses and similar medical devices for persons on invalidity. All other persons cover own expenses.

Orthoses and corsets provided for free to children from 0 to 7 years of age as well to persons belonging to specific groups.

#### AZERBAIJAN

According to the Resolution of the Cabinet of Ministers of the Republic of Azerbaijan of December 18, 2020, No 500 on "List of rehabilitation equipment provided to persons with disabilities at the expense of the state budget", persons with disabilities are provided assistive devices including high-tech prostheses and dental prostheses at the expense of state budget.

#### BOSNIA AND HERZEGOVINA

Federation BiH, Republika Srpska

Conditions, rate of replacement and sum that is covered by HIFs are regulated for each orthopaedic aid by HIFs . In Federation of BiH these amounts vary from canton to canton.

District Brcko

HIF pays for the prosthesis only in the amount determined by the regulation. The difference in the expenses has to be paid by patient.

#### GEORGIA

Available for special groups of the population according to state programmes. Disabled persons can receive hearing aids, cochlear implants, prosthesis and wheelchairs.

#### MONTENEGRO

The insured person is approved the following aids: orthopedic aids, oftamological and tiphlo technical aids, hearing aids, and aids for enabling of loud speech, dental aids and other aids (esthetic prosthesis, artificial breasts, wigs, weights and suspensorium, stomach belts, aids for gastric-intestinal and uro-genital system, breathing aids, aids for diabetes and antidecubitus mattress). The aid may be manufactured of material with higher standard than the approved, provided that the difference in the price of the aid is borne by the insured person.

#### NORTH MACEDONIA

Prostheses, hearing and orthopaedic devices which are on the 'positive list of orthopaedic devices' of the Health Insurance Fund are covered by the basic scheme at the level of the reference prices (the lowest defined wholesale price of these products). Patients participate up to 50% of the price of the orthopaedic device (however, for the most of the devices the participation is set at 10% of the price). Children up to 18 years of age and insured persons who need prostheses for upper and lower extremities, hearing or orthopaedic devices, wheelchairs and devices for physiological purge/cleaning are exempted from co-payments.

#### REPUBLIC OF MOLDOVA

The Mandatory Health Insurance guarantees hearing aids when purchased centrally within the framework of State Budget and when purchased in line with the established mechanisms.

#### SERBIA

Participation varies from 10-35% depending on type of prosthesis/device.

#### TÜRKİYE

Pensioners and their dependents pay 10%; other people pay 20% of medical devices' price as co-payment. The ceiling is 75% of the gross minimum wage. The range of pharmaceuticals available is restricted according to official lists. Approximately 8000 different medicines are covered in these lists. Patients are exempt from co-payment in respect of certain drugs used in the treatment of specified chronic diseases such as diabetes and hypertension. Co-payment for outpatient medication: Pensioners and their dependents pay 10% of pharmaceutical price; other people pay 20% of pharmaceutical price as co-payment. (There is no co-payment for medication of inpatients.) Besides, internal reference pricing system is implemented for equivalent groups which consist of drugs with same active molecules. Up to 5% more of the lowest price in an equivalent group is paid by the government. Excessive amounts are paid by the insured.

#### UKRAINE

prosthesis and hearing aids: free (except dental prosthesis)  
spectacles:  
full payment by patient.

(last update 2019)

### Other benefits

#### ALBANIA

Health insurance covers the cataract treatment package as well as the radiotherapy service package (linear accelerator).

(last update 2019)

#### ARMENIA

Free provision of wheelchairs, and home nursing care for disabled persons of Group I and II disability living alone. Free ambulance care and urgent services, tuberculosis, infection diseases, mental health and vaccination.

## AZERBAIJAN

Free provision of wheelchairs, free immunization and vaccination services for children, home nursing care for disabled persons of group I, and authorized medical treatment abroad.

## BOSNIA AND HERZEGOVINA

Federation BiH, Republika Srpska and District Brcko of BiH

- Regular medical check-ups are provided for children and students, as well as for certain categories of professions
- Subsidized transport to and from medical institutions for certain categories of medical treatment (e.g. dialysis, chemo and radiotherapy).
- Extended medical rehabilitation in specialized institutions
- Medical treatment out of RS for medical services which cannot be performed in RS.
- Accommodation and food for patients who receive radiotherapy and chemotherapy if their place of residence is more than 50km away from the medical institution where the treatments are received.

## GEORGIA

For all citizens of the country several preventive measures are available (free of charge):

- screening campaigns for cancer
- prevention of drug abuse
- anti-rabies vaccination
- prevention of occupational diseases
- prevention of HIV/AIDS and STI
- prevention TB
- diagnosis of epilepsy
- newborn hearing Sscreening
- immunization
- blood safety
- hepatitis C screening and treatment.

## MONTENEGRO

Travel cost compensation is provided to an insured person when exercising health care in other place according to referral from the selected doctor.

Entitlement to travel cost compensation also belongs to the escort of the insured person, when it is authorized by the selected doctor, or Medical Commission.

## NORTH MACEDONIA

There are different programmes providing preventive and curative measures for all insured persons including regular and periodical medical and dental examinations for children, women and employees; compulsory immunization campaigns, programs against AIDS, TB, brucellosis, communicable diseases, early detection and treatment of breast cancer, active protection of mothers and children as well as programmes that provide health protection to persons who are not insured on any ground.

## REPUBLIC OF MOLDOVA

Immunoprophylaxis: under the relevant national programme.

medical, psychological and educational support for children with learning difficulties.

health checks for children under a special programme.

nursing-type services for the elderly and people with disabilities, and

cancer prevention and screening.

The self-employed who pay the contribution in the form of a fixed value during the first 3 months of the year receive a 50% discount.

Self-employed from the agricultural sector who pay the contribution in the form of e fixed value until 10th month of the year receive a 3% discount.

## SERBIA

Preventive examinations of children and students, regular calendar vaccinations and other prevention related measures.

## TÜRKIYE

Transport costs, per diem allowance and companion expenses.

Medical treatment abroad for patients requiring treatment which cannot be provided in Turkey.

Provision of health services from domestic health service providers is essential. But treatments of persons stated below are provided abroad.

- In emergency cases for individuals sent by employers to abroad on temporary mission,
- For individuals sent by employers to abroad on permanent mission and for their dependents who reside in that country together with them,
- For individuals whose treatments are determined, upon appropriate opinion of Ministry of Health, not to be applied domestically.

#### UKRAINE

free preventive medical examinations for children

free preventive medical examinations

cancer, pulmonary, etc. for adults.

(last update by Ukraine 2019)