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AND WHAT ABOUT YOUR HEALTH INSURANCE?

- ▶ A child born to the parents with a permanent residence, refugees, seekers of international protection, EU citizens working or doing business in the Czech Republic, is a participant in the public health care insurance from birth.
 - You can register your child with your health insurer immediately after birth. You will need your identity documents, healthcare insurance card and the child's birth certificate. The insurance company will issue a temporary insurance registration for 6 months.
 - Within 60 days from the child's birth you must apply for a residential status for the newborn. Once residency has been granted, show the insurance company the decision documents and the child will get permanent registration.
 - ▶ A child born to parents with long-term residency which also gets long-term residency must have **comprehensive** (complex) **health insurance**. The scope of comprehensive (complex) healthcare approaches that of public health insurance, includes immediate and preventive care and immunizations, but has certain limitations and exclusions. The terms of the health insurers differ, always carefully study the conditions and terms of the insurance.
 - The child has to be examined by a to insure the child.
 - It is possible to purchase insurance for the child **some time after birth**. Until then the newborn is uninsured and you are responsible for healthcare expenses.
 - If you (as the mother) have **insurance which covers pregnancy and childbirth**, this insurance will typically cover healthcare for the newborn until you leave the maternity hospital with the child, up to a maximum of 3 months and as long as you do not exceed the coverage (benefit) limits.
- ! Even if you yourself are enrolled in the public healthcare insurance system because you are employed and you have long-term residency, **your child is not in the public health insurance system.**

Do you need more information?

- ▶ Read the information service for foreigners available at: www.cicpraha.org/infoservis

Other useful links: <http://www.pvzp.cz>, <http://www.domavcr.cz>,
<http://www.mighealth.net>, <http://portal.gov.cz>

- ▶ **CENTER FOR INTEGRATION OF FOREIGNERS**

Kubelíkova 55, 130 00 Praha 3
Tel./fax: (+420) 222 713 332, Email: info@cicpraha.org

Regional branch CIC in Střední Čechy

Zahradní 46, Kolín, Tel.: 774 866 838, www.cicpraha.org



ARE YOU A WOMAN FOREIGNER WHO HAS JUST GIVEN BIRTH TO A CHILD?

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MINISTERSTVO VNITRA
ČESKÉ REPUBLIKY

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WHAT ARE YOU SUPPOSED TO DO IN THIS SITUATION? WHAT ELSE CAN HAPPEN?

- ▶ The hospital will notify the local birth register.
 - ▶ The registry office will issue your child's Czech birth certificate (this is a proof of birth, not a proof of residential status).
 - ▶ You must apply for a residential status in the Czech Republic for your child within 60 days after his/her birth. If you and the father of your child have different types of residential status, you can choose the better one for your child.
 - ▶ If one of the parents is a Czech citizen and the other a foreigner, the child automatically has Czech citizenship and you do not need to apply for it. The child may also be entitled to another state's citizenship, depending on that state's laws.
 - ▶ You have to contact the Embassy of the state you are a citizen of, and have your child's name written into your passport or have his/her own passport issued (this does not apply for an asylum and a subsidiary protection).
 - ▶ If the child's parents are not married, they make a **mutual declaration** of the fatherhood in the registry office or in a court (it can even be done during pregnancy **before the birth**).
 - ▶ If a mother or a father of the child are not in a mutual agreement about the fatherhood and want to claim or deny it, they have to file a paternity suit – in this case only the court denies or claims paternity. If you are in this situation, you have to file within 6 months from birth.
 - ▶ Parents and children in the Czech Republic have the obligation of mutual support. Parents are obliged by law to support their children until they are capable of sustaining themselves (usually by the end of their studies or vocational training).
- In case of divorce the court grants a custody of the child to one of the parents. The court also decides how much should the parent, who does not have the custody, pay. The court's decisions are based on capabilities and financial situation of the parents.
- If a parent does not pay the child support, the other parent can file a suit to the court.



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AND WHAT ABOUT YOUR HEALTH INSURANCE?

- ▶ If you have a permanent residency, an asylum, you are an international protection seeker, under the subsidiary protection, if you are an EU citizen, or you have long term residence for the purpose of employment and you are an employee of an employer based in the Czech Republic, the medical care provided to you during pregnancy, birth giving and after the delivery is covered by public health insurance.
- ▶ If you are receiving maternity or parental benefits (dávky peněžité pomoci v mateřství a rodičovský příspěvek) and **you are still an employee**, your medical care is still covered by public health insurance.
- ▶ If you have long-term residency or temporary residency as a family member/dependent and you are not employed by an employer based in the Czech Republic, **you must purchase comprehensive (complex) commercial health insurance for foreigners.**
- ▶ **COMPREHENSIVE (COMPLEX) HEALTH INSURANCE**
 - ! If you live for an extended time (you have long-term stay) in the Czech Republic, you need to have comprehensive health insurance. In 2011, five insurance companies offer comprehensive (complex) health insurance: VZP Insurance /**note: this is a subsidiary of the VZP public health insurance, it is not the public VZP as such!**, Maxima, Slavia, Uniqua and Victoria Volksbanken.
 - This insurance offers coverage which approaches that of public health insurance, but it has exceptions and limitations. The conditions and prices of the various insurers differ, so compare their offers and contract terms carefully. Comprehensive (complex) health insurance can only be obtained for a term of at least 6 months (4 months for VZP Insurance) and at most 2 years and the entire insurance premium must be paid in advance.
 - Insurers offer several types of comprehensive (complex) insurance. **The basic, standard type covers pre-natal care and childbirth only if the insurance was in force for a certain time prior to the pregnancy** (a so-called waiting period).
 - For healthcare coverage during pregnancy and childbirth there are special variants (options) (VZP Insurance offers "Novorozenec" – Newborn, Slavia has "Máma a miminko" – Mother and baby, Uniqua has "Komplex 2", etc.) This type of insurance also covers care for the newborn up to when you leave the hospital with the newborn.
 - ▶ Carefully ascertain the so-called **waiting period** and **when the coverage commences**. (Example: The waiting period for pregnancy is 3 months; if you become pregnant sooner than 3 months from when the insurance comes into force, then the insurance will not cover the pregnancy. Similarly, the waiting period for childbirth may be 8 months from when the insurance commences; if you give birth sooner, the insurance will not cover the childbirth.) The special variants and options for pregnancy and childbirth usually do not have a waiting period, so you can purchase them even if you are already pregnant. They are, however, more expensive and must be for a term of at least 12 months.

If you have no insurance or your insurance does not cover childbirth, you will have to cover the healthcare costs of the childbirth and post-birth care. (This can be on the order of tens of thousands of Crowns, in complicated cases hundreds of thousands.) Even if you have insurance, but the cost of care exceeds the coverage limits in the insurance contract, you will be responsible for the difference.