



Parents

Parents can apply for health insurance at the Social Insurance Board. The following persons are entitled to health insurance coverage:

- a parent raising a child under 3 years of age;
- a parent who receives parental benefit;
- a person living in Estonia who raises seven or more children under the age of 19 in a family;
- a non-working parent who raises three or more children under the age of 19 living in Estonia, at least one of whom is under the age of 8;
- a non-working parent whose spouse is working and for whom the employer pays social security tax. This applies if the family has at least one child under the age of 8 or at least three children under the age of 16.

Please note! If the working spouse also receives parental benefit, the other parent cannot receive health insurance coverage at the expense of his/her spouse's employment.

The Social Insurance Board will submit the health insurance data to the Health Insurance Fund.



Dependent spouses

1. A legally married dependent spouse of the insured person has the right for health insurance coverage if he/she is raising:

- at least one child under 8 years;
- a child of 8 years of age until the completion of the 1st grade;
- at least three children under 16 years of age.

The provider must be insured as an employee, a person receiving employment or service fees under the contract of the Law of Obligations Act, a member of a directing or controlling body of a legal person or as a self-employed person.

The Social Insurance Board will submit the health insurance data to the Health Insurance Fund.

2. Persons with up to five years left until attaining the retirement age who are maintained by their spouses are also entitled to health insurance coverage.

In order to receive health insurance, you must submit an application to the Health Insurance Fund.



Persons in retirement age

A person who has reached the retirement age established in Estonia must apply to the Social Insurance Board to receive health insurance coverage.

More information:

<https://sotsiaalkindlustusamet.ee/en/ukraine>

All persons who receive a state pension granted in Estonia are insured by the Health Insurance Fund.

The Social Insurance Board will submit the health insurance data to the Health Insurance Fund.



Carers of disabled persons

People for whom the state pays social security tax on the care allowance for a disabled person are entitled to health insurance coverage.

The Social Insurance Board will submit the health insurance data to the Health Insurance Fund.



Persons with partial or no work ability

A person who has been declared as having partial work ability or no work ability is entitled to health insurance coverage.

The Unemployment Insurance Fund will submit the health insurance data to the Health Insurance Fund. Read more on the Unemployment Insurance Fund's website: www.tootukassa.ee/en.



Additional information available on the website of the Health Insurance Fund
www.haigekassa.ee/en.

You can ask for information about your health insurance by calling the Health Insurance Fund customer line +372 669 6630 or by emailing to info@haigekassa.ee.

Information on issues related to staying in Estonia, accommodation and living arrangements is available at 1247 or +372 600 1247.

Social Insurance Board:
www.sotsiaalkindlustusamet.ee/en.

Unemployment Insurance Fund:
www.tootukassa.ee/en.

How to get health insurance coverage



Eesti Haigekassa

Ukrainian war refugees **do not automatically get health insurance coverage in Estonia**. The refugee must first apply for temporary protection from the Police and Border Guard Board. After receiving temporary protection, the refugee must submit a notice of residence to the local government (rural municipality or city government) of his/her future place of living and register the address of his/her Estonian residence. Then the refugee can start applying for health insurance on equal terms with the Estonian people. National health insurance is organized by the Estonian Health Insurance Fund.

All employed people are entitled to health insurance. In addition, children under the age of 19, students, pregnant women, unemployed persons, persons on parental leave, dependent spouses, pensioners, carers of disabled people and persons with partial or no work ability are entitled to national health insurance in Estonia.

When a person under temporary protection receives health insurance coverage, he or she will also be entitled to medical care under the same conditions as insured persons in Estonia. Until health insurance is provided, war refugees are provided with the necessary care and emergency care, including dental care, as well as COVID-19 testing and COVID-19 vaccination.

There are several ways to get health insurance coverage



Employees

Health insurance is granted to employed people for whom a payer of social security tax pays social security tax or who pays social security tax for themselves. These include:

1. persons who work on the basis of an employment contract,
2. persons who work on the basis of a contract under the law of obligations,
3. members of the management or control body of a legal person,

4. self-employed persons and spouses participating in their activities,
5. payers of business income tax (contact the Tax and Customs Board to ask information about a business account)

Persons who work on the basis of an employment contract are entitled to health insurance if their contract with the employer has been concluded for a term exceeding one month or for an unspecified term and the employment has been registered at the Tax and Customs Board. Once the right to health insurance arises, the Tax and Customs Board will submit the data to the Health Insurance Fund. The employee's insurance coverage will terminate two months after the date of termination of the employment contract.

The insurance coverage **of members of a management or control body, persons receiving remuneration and service fees on the basis of a contract under the law of obligations and payers of business income tax shall take effect on the day following the submission of the tax return (TSD)** and shall be suspended after non-declaration of social security tax. Insurance coverage arises only if one or more payers have declared a social security tax for a person at least in the total amount of the minimum social security tax obligation per month. You can find more information on the website www.haigekassa.ee/en (For the individual -> Health insurance -> Working adults).

A self-employed person (FIE) acquires the right to health insurance if he or she has been entered in the Commercial Register. More detailed information on starting a business and self-employed obligations can be found on the website of the Tax and Customs Board www.emta.ee/en.

The Commercial Register will submit the data required for the health insurance coverage of self-employed persons to the Health Insurance Fund. Health insurance will stay valid for two months after the termination of activities.

The spouse of a self-employed person is entitled to health insurance if the following conditions are met:

- the marriage is registered and valid;
- the spouse participates in the activities of the self-employed person;
- the spouse is not employed by the self-employed person and is not his/her contractual business partner.

A self-employed person must register his/her spouse involved in the business in the employment register of the Tax and Customs Board.

The Tax and Customs Board will submit the health insurance data to the Health Insurance Fund.

Insurance coverage for previously uninsured persons will commence 14 days after the signing of the employment contract and registration of employment in the employment register.



Children

Children up to the age of 19 receive health insurance on the basis of data submitted from the population register to the Health Insurance Fund provided that the child's residence is registered in Estonia.



Students/pupils

The right to health insurance applies to the following students in Estonian educational institutions:

- pupils acquiring basic education;
- pupils acquiring general secondary education;
- students acquiring formal vocational education;

The Ministry of Education and Research will submit the insurance data of students studying in Estonia to the Health Insurance Fund.

Health insurance coverage ends:

- a. three months after the graduation from the educational institution;
- b. one month after the end of the nominal duration of the curriculum (except in case of medical indications), exmatriculation or expulsion from the educational institution.



Pregnant women

In order to apply for health insurance coverage, a person must submit a **pregnancy certificate** and an **application** issued by a midwife or a doctor to the Health Insurance Fund. There are two ways to do this:

- send scanned and signed certificates to the e-mail address info@haigekassa.ee or
- by mail to Lastekodu 48, 10113 Tallinn.

The insurance coverage will terminate three months after the estimated date of delivery as determined by a doctor.



Unemployed persons

Unemployed persons are persons who are registered with the Unemployment Insurance Fund.

You can find information on registering as unemployed and on unemployment support and benefits on the website of the Unemployment Insurance Fund www.tootukassa.ee/en.

Health insurance is valid for one month after the end of the registration period with the Unemployment Insurance Fund.

The Unemployment Insurance Fund will submit the health insurance data to the Health Insurance Fund.