

Health insurance of foreigners in the Czech Republic

Abstract

The main topic of this master thesis is the issue of health insurance of foreigners in the Czech Republic. Its goal is not only an analysis of the current legal regulation of this insurance, but also proposals for its possible development in the future. The thesis is focused on foreigners primarily for the reason that, while Czech citizens' access to health insurance is relatively unproblematic, in the case of foreigners there are many complications and obstacles.

In the first chapter, the author first deals with foreigners who participate in the public health insurance system. In this part, he mainly draws attention to the inappropriate legal regulation, which concerns the access of persons to public health insurance, as well as to the imperfect formulation of the conditions of application of one of the coordination regulations.

In the second chapter, on the other hand, the author focuses on foreigners who do not participate in public health insurance and must therefore conclude commercial health insurance for foreigners. The chapter on commercial health insurance for foreigners is divided into two subsections. The first deals with basic health insurance for foreigners and the second with comprehensive health insurance for foreigners. The biggest emphasis is put on comprehensive health insurance for foreigners, because based on the author's research in this thesis, this insurance appears to be the most problematic.

In the third, final chapter, the author deals with the question whether it would be possible to include all foreigners in the public health insurance system. Or at least those foreigners who, according to the Constitutional Court, are among the most endangered groups of foreigners. The thesis also deals with what changes would be appropriate to make in the field of legal regulation of commercial health insurance for foreigners. Finally, the author answers the question of how, at least partially, it would be possible to solve the situation when - as a result of unpaid health care provided to foreigners - uncollectible debts arise for providers of health services.

Key words: health insurance, foreigners, healthcare