Link: <https://welcome.uw.edu.pl/important-information/health-insurance/>

There are three main options international students get health insurance:

* Through the school. Universities or colleges oftentimes offers international students a health insurance policy which they can subscribe to.
* Private health insurance. Anywhere you go, there will be private health insurance companies. If your school does not offer a plan, you can do your research and buy a student visa-compliant insurance plan from a local company after you arrive at your destination.
* International student health insurance. International plans are intended for expats, travellers, and international students because they offer coverage in more than one country.

You can get international health insurance coverage as a student after arriving at your destination country or even before you travel. If you choose to get insurance after travelling, you should do so as soon as you can. You have the following options:

* Get student insurance from home, before setting off abroad to study.
* Get student insurance after arrival, by subscribing to a local insurance company or the insurance plan offered by your school.

Health insurance for international students covers for medical emergencies, illness, and treatment while you are studying abroad. Coverage includes the following:

* Out-patient medical treatment. Receiving medical attention or recovering while not hospitalized.
* In-patient medical treatment. Receiving medical care while hospitalized.
* Prescription medication.
* X-rays and lab work.
* Emergency medical evacuation.
* Dental emergencies, such as a broken tooth.
* Injuries as a result of playing sports.
* Non-emergency dental coverage.
* Pre-existing medical conditions.
* Maternity.
* Local ambulances.
* Mental health.

If you go to study abroad, you cannot use the health insurance policy you were covered under while you were home.

If you get a job after graduating and exchange your student visa into a work visa, then you no longer qualify for student insurance.

Public healthcare in Poland is financed through the National Health Fund (in Polish: Narodowy Fundusz Zdrowia, or NFZ). All persons employed in Poland, including foreigners, are obligated to pay health insurance fees, which are deducted from their salary. If a person staying in Poland is not obligated to be insured, they can still apply for public health insurance if they wish to do so. In this case, they must sign an agreement with the NFZ and, after that, submit a document called ZUS ZZA to the Social Insurance Institution. If you want to use private medical care, you need to sign a contract with private medical care supplier. The fees and terms vary, so it is best to check a couple of companies.