



## DO FOREIGNERS NEED MEDICAL INSURANCE? WHAT CAN YOU FACE IN ITS ABSENCE?

Medical insurance is a type of insurance, which covers the risk of costs associated with obtaining medical care.

In order to obtain a temporary residence permit in Ukraine, as well as to obtain and extend the validity of the Ukrainian visa, the foreigner must arrange medical insurance.

A foreigner, upon obtaining a health insurance policy, has access to medical emergency care at any clinic on the territory of Ukraine.

The health insurance policy covers:

1. Organization and payment of emergency medical care for acute illness or accident.

2. Outpatient care, emergency dentistry.
3. Organization and payment of medical and transport assistance (evacuation, repatriation).
4. Accident insurance.
5. Emergency hospital care.

If suddenly there was a need for emergency medical assistance, the insured person has the right to dial numbers at any time of the day, which are indicated in the medical policy, and he will immediately be provided with the assistance.

In case the foreigner does not have medical insurance, he may have the following difficulties:

- with the receipt of a Ukrainian visa, which entails the impossibility of crossing the Ukrainian border;
- with the registration of a temporary residence permit and, as a consequence, the inability to reside in Ukraine for more than 90 days out of 180;
- when receiving medical emergency care;
- the probability of fines for the company, if the foreigner is officially employed.