



Debate on the access of (il)legal migrants to health insurance (report)

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On Tuesday 29 May 2007 a debate on the topic "Access of legal and illegal migrants to health insurance" was held at the Multicultural Centre Prague. Its content was to a great extent influenced by the problem of dubious health insurance purchased by foreigners, an issue which has recently been widely discussed in the media. As a result of this practice,, the Foreign Police extended the permission for long term stay in the Czech Republic to foreigners who de facto keep staying without valid health insurance. Apart from this topic, other problems were discussed, including the impossibility of access to insurance for certain groups of migrants, which seems to be one of the most burning issues. Representatives of ministries, the Foreign Police, health insurance companies, hospitals, immigrant associations and non-profit organizations took part in the discussion. The evening was chaired by Marie Jelínková.

At the beginning of the meeting, Marie Jelínková presented a graph showing various categories of foreigners living in the Czech Republic and assigning them to general, conventional or short-term travel health insurance. According to this classification, persons with a long-term stay affiliated to conventional health insurance, first of all foreigners working in the Czech Republic as self-employed persons, seem to be the most problematic category. Another problematic category is that of migrants coming to the Czech Republic for a short-term stay, sometimes repeatedly, but staying many months longer.

The first contribution to the discussion was delivered by Karolína Dobiášová and Olga Angelovská. Within the Institute of Health Policy and Economics they worked on the project "Support of integration of foreigners in the area of health care" from 2001-2005. Their research focused on legal migrants and their dependants from Ukraine, Russia and other countries of the former Soviet Union. The analysis of the years 2001-2003 showed that 27% of Ukrainian migrants and 14% of migrants from the countries of the former Soviet Union were staying in the Czech Republic without health insurance. The major impediment to obtaining health insurance was stated as the necessity of settling the total sum of health insurance at least six months in advance. Further research conducted in 2005 focused primarily on migrants' children. A problematic situation involves children whose parents are long-term stay migrants, but are only affiliated to conventional health insurance. Interviews with parents revealed impediments of an administrative character, the financially demanding advance payment of health insurance and the limited availability of contract surgeons. Both researchers took note of fraudulent health insurance already in 2001, when many migrants confessed that fraudulent health insurance served for extension of the residential permit and in the case of injury they paid for health care in cash.

Jing Lu, a Chinese native studying at the Karlínské Gymnázium grammar school in Prague, who occasionally interprets for her compatriots during medical examinations, gave an account of her own experiences. In her opinion, a major problem of her community is the lack of necessary information, which is caused by the language barrier. Apart from this, foreigners sometimes have problems finding a physician. Jing Lu even met a physician who refused to treat a patient. She also referred to cultural differences which can cause embarrassment to Chinese women, when being treated by a male doctor.

After the guest's speech, Marcel Winter, the Chairman of the Czech-Vietnamese Society, took the floor. Mr. Winter presented the project Help to Friends. In cooperation with VZP health insurance company, materials concerning health service were translated into Vietnamese and instructional seminars were organised. The discussion then turned to the problem of newborn children and the possibility of their insurance. The Business and Marketing Director of VZP, a.s., Ivan Dvořák, mentioned a new product of VZP's subcompany, which provides commercial insurance. This insurance for newborn children is linked to the mother's insurance and covers up to 500.000 CZK for the duration of three months after the birth. After the expiration of this period, a commercial insurance for the child

is necessary. As emerged from the discussion, it is not possible to take out an insurance for an unborn which would cover a possible congenital defect. Ilona Černá from the Motol University Hospital expressed her opinion on this issue. According to her, this is a rather general, system-related problem and in such cases state authorities ought to deal with it.

At the beginning of his speech, Jan Složil, a representative of the Department of Asylum and Migration Policies of the Czech Ministry of Interior, reassured the audience that the Ministry of Interior of the Czech Republic is starting to deal with the problem of fraudulent health insurance, but that matters concerning health insurance remain within the competence of the Ministry of Health of the Czech Republic. As for the option to demand that foreigners take out their health insurance from Czech health insurance companies, the Ministry of Interior does not want to be accused of restraint of economic competition by foreign subjects. This statement incensed Ivan Dvořáček, the representative of VZP, a.s.. He argued that the extension of long-term stays lies completely within the competence of the Foreign and Border Police of the Czech Republic, not of the Ministry of Health. Ivan Dvořák proposed a possibility for foreigners to have an arbitrary health insurance at the time of their arrival in the Czech Republic, but, if extending their stay, an obligation of having their health insurance confirmation issued by insurance companies which are recognised by Czech health institutions. Today's policy of the state enables "Ukrainian mafias" to exert pressure on foreigners forcing them to change their health insurance. His statement was supported by Marcel Winter. He mentioned particular towns, where at present the Ukrainian mafia is active, and at the same time he accentuated that thanks to edifying activities the number of conventional health insurance of Vietnamese people living in the Czech Republic has grown up to 70 % over the last few years.

The procedure of control over health insurance was the main topic of Miroslav Smetana, a representative of the Foreign and Border Police of the Czech Republic. Representative authorities abroad check health insurance confirmation in the process of visa issuing, nevertheless in some countries supervision of health insurance validity is relatively problematic. Further control proceeds on the border of the Czech Republic, nevertheless, according to a Schengen consular instruction, the nonpresentation of health insurance cannot stop the person from entering the country. Further control is possible at random or when extending the long-term stay. According to Miroslav Smetana, the impossibility to check the validity of a contractual insurance taken out abroad is a major stumbling block. The Foreign

Police only check whether the document does not contain attributes of a fake and whether the insurance corresponds to the demands of the law of the Czech Republic. According to him, an obligation to buy insurance in the Czech Republic would be the easiest solution.

After a question from Helena Dluhošová from the Ministry of Labour and Social Affairs, the debate turned to the problem of the insurance coverage for newborns. As already mentioned, the commercial insurance of VZP, a.s., offers a new possibility to cover health care expenses during the first three months of the newborn's life, up to 500.000 CZK from the mother's insurance. The practice of public insurance was described by Iлона Černá from the Motol University Hospital. The delivery is covered by the mother's insurance, and then a necessary check-up of the child follows which must be paid in cash. Afterwards, it is necessary to take out health insurance for the child immediately. Children born with a congenital defect find themselves in a very difficult situation. In such cases, health care expenses are huge and it is practically impossible to insure the child. As the representative of VZP, a.s. stated, the insurance company only deals with the top of the iceberg, hence the burden of the child's health care rests on the shoulders of the parents.

Working migrants, who are active in the Czech Republic as self-employed persons, were the next topic of the debate. Mrs Černá wondered why builders who have a Trade Certificate and a registration at the Trade Office are not obliged to have health insurance. After a short exchange of opinions, Marie Jelínková put the record straight saying that self-employed persons are not affiliated to the system of common health insurance. Foreign-entrepreneurs who work in the Czech Republic and do not obtain permanent residence cannot claim common health insurance. It is assumed that their commercial health insurance is controlled by the Foreign Police.

Jan Novotný, the Executive Director of the Brenn broker company answered a question concerning a possible competition against VZP in the field of health insurance. The Brenn Company focuses on selling insurance and allegedly does not prefer specific products. Nevertheless, according to Jan Novotný, the commercial insurance for foreigners at VZP is highly competitive as the clients do not have to pay in cash at the doctor's. Jan Novotný also mentioned that a year's insurance for 600 CZK offered by "false" insurance companies is complete nonsense, as any insurance specialist can prove. He acknowledged that in the field of illegal insurance organized crime is booming. At the end of the debate, the representatives

of the Ministry of Interior and the Foreign Police reassured the audience that the problem is in the process of being solved and all suggestions concerning insurance should be directed to the Department for Supervision of Health Insurance and the Department for Control of Insurance Companies at the Ministry of Health.