

Like many other European States Lithuania has put in place the compulsory health insurance (*privalomasis sveikatos draudimas* or *PSD* in Lithuanian) system which means that residents of Lithuania are obliged to obtain health insurance coverage (i.e., pay compulsory health insurance contributions).

The state guarantees the insured persons free health care provision in state and municipal health care institutions (except where certain medical tests or procedures are not paid from the National Health Insurance Fund (*Valstybinė ligonių kasa*) budget) and private institutions that have concluded agreements with Territorial Health Insurance Fund (*Teritorinė ligonių kasa*). **The individuals not covered with the compulsory health insurance are required to pay for health care services themselves.**

All persons (both insured and not covered by compulsory health insurance) have access to public and municipal as well as private health care institutions. The difference is that non-insured persons are required to pay for all healthcare services provided both in private and public as well as municipal health care institutions.

National Health Insurance Fund (*Valstybinė ligonių kasa*) is a public authority executing the compulsory health insurance in the Republic of Lithuania.

The groups of the individuals covered by PSD in Lithuania are the following:

- **persons who pay compulsory health insurance contributions themselves** (those working under business licenses, self-employment);
- **persons whose compulsory health contributions are paid by their employers** (those working under employment contracts);
- **persons insured by the state** (only **full-time students**: Lithuanian citizens, holders of a temporary/ permanent residence certificate (EU citizens) and holders of a permanent residence permit (non-EU citizens). The University must be provided with a copy of the received residence permit /certificate in order to enter the necessary information in the Register of Students (Studentų Registas));
- other persons, the information on whom is available on the National Health Insurance Fund website.

How do I know if I am insured?

Foreigners who are not considered as permanent residents of Lithuania (those with the Schengen visa, National (D) visa, Temporary Residence Permit or a Temporary Residence card of a family member of a Union citizen and exchange students) cannot be insured with PSD, except if they are employed, or have worked in Lithuania for 6 months and registered with the Labour Exchange after that).

Note: If you have a national visa (D) for your studies, you are NOT allowed to work during your studies (only after obtaining a temporary residence permit).

Source: [National Health Insurance Fund](#)