

- Covering expenses in case of emergency treatment, urgent hospitalization and repatriation expenses, and provide for the policy-holder's repatriation to their country in case of serious illness;
- The whole document has to be approved and stamped by the Italian Embassy/Consulate in your country.

In case you are not able to find a company website to purchase a health insurance, we suggest these ones (simple, understandable, easy to use and not too expensive):

<http://www2.waitaly.net/en/>

(INA ASSITALIA)

## WHAT TO DO IN CASE OF MEDICAL PROBLEMS IF YOU HAVE A PRIVATE INSURANCE?

Go to your general practitioner (in Italian "medico di base") or to a private surgery and pay the visit.

At the end of the private visit ask the practitioner to give you an invoice (fattura) and according to the agreements of your private insurance you will have the money back.

**Remember that private medical visits are very expensive in Italy.**



# Health

## Insurance

### Tessera Sanitaria

#### Non EU Students

Voluntary registration to the Servizio Sanitario Nazionale (national health service)

Non-Eu students with a Stay permit for more than three months can apply for volunteer registration with the NATIONAL HEALTH SERVICE (SSN). This guarantees full healthcare as provided for by Italian law and ensures that they will receive the same treatment as Italian citizens

VOLUNTARY REGISTRATION with the SSN occurs following a yearly payment. It refers to the calendar year (January 1 - December 31)

A SSN CARD will be issued. It expires when your permit of stay expires

#### REQUIREMENTS:

1. Copy of your Passport and your passport
2. Residence Permit (or the receipt you obtained at the Post Office)
3. Certificate attesting your enrolment at University of Bergamo
4. Copy of the Tax code, issued by Agenzia delle Entrate
5. Receipt of postal payment of 149,77€ (current postal account: "379222"; "addressed to: " AMMINISTRAZIONE P.T. REGIONE LOMBARDIA"; reason for payment : " ISCRIZIONE VOLONTARIA AL S.S.N )
6. "DICHIARAZIONE DI OSPITALITÀ" (Cessione fabbricato). It is a document stating the address where you live (ask it to the owner of the apartment or ISU office for those living in students' Hall).



## HOW MUCH DO YOU HAVE TO PAY?

If you have a stay permit for study purposes you will pay 149,77 euros/calendar year. If you had any income (scholarships are not to be considered as income) in the year before the enrolment (abroad or in Italy) you will have to declare it to the Local Health Board and you will pay accordingly. (Only PhD students with scholarship don't have to pay the 149,77€ fee).

## HOW TO PAY?

You have to pay it by cash at any Post Office. Payment bulletins are available at any Post Office or at the International Office.

## HOW TO GET THE SSN CARD (TESSERA SANITARIA)?

In order to sign up for the HEALTH INSURANCE CARD (tessera sanitaria) students have:

- to address the A.S.L. (Azienda Sanitaria Locale) of Bergamo or the A.S.L. of the city of residence (Office "Scelta e revoca del medico").

**Approach Asl Bergamo:** Via Borgo Palazzo 130 – Building 6 - 24125, Bergamo. Tel. 035/2270335 - 035/2270334

- to submit all the required documents

- to choose a General Practitioner (a list is available at the A.S.L. Office or can consult a list of locally available doctors here:

[http://www.asl.bergamo.it/servizi/anagraficamedica/medici\\_fase01.aspx](http://www.asl.bergamo.it/servizi/anagraficamedica/medici_fase01.aspx)

– Type "Bergamo" in the "Comune" box.

- to receive a Temporary Health Insurance Card (when students have received their electronic Permit of Residence, have to go back to the "Scelta e Revoca Office" and ask for the definitive Health Insurance Card)

## WHAT TO DO WITH YOUR HEALTH INSURANCE CARD (TESSERA SANITARIA) ?

Each General Practitioner has an outpatient department where you he/she guarantees free general medical examinations in fixed hours

Thanks to Tessera Sanitaria you have access to several medical services, some of which must be paid for, in the form of a Ticket, including:

- family doctor and home medical visits;
- hospital admissions;
- vaccinations;
- blood tests;
- X-rays;
- dental or dermatological visits (etc.)

FURTHER INFORMATION IN ENGLISH, ARABIC, FRENCH, CHINESE, SPANISH AND UKRAINE

## 1) PRIVATE INSURANCE

Having a health insurance is a requirement in order to get the student visa. We strongly recommend all the students to purchase a health insurance BEFORE coming to Italy.

The health insurance is also mandatory to request the Resident Permit lasting 1 year.

According to the Italian health system, a health insurance must satisfy the following requirements:

- It has to be taken out in the holder's name (in western characters);
- Be either in English or translated into Italian;
- Be valid throughout the Schengen Area / Italy;
- Cover the entire duration of your staying in Italy (including validity and expiry date);
- It must clearly report the type of coverage for the medical expenses and it must have € 30.000 ceiling (expressed/converted in Euro);