



1. Basis principle	Croatian Health Insurance Fund (CHIF) is institution, which provides the mandatory health insurance in the Republic of Croatia. CHIF is also national insurer in area of health protection at work and insures health care and compensations in cases of injury at work and occupational diseases, as well as preventive measures of specific health care of workers.
2. Financial compensation	Yes Compensations include: 1. Reimbursement of salary during sick leave (during first 18 months of inability to work 100% of the average salary, which was paid in the past 6 months before the accident and after that period 50%); 2. Reimbursement of travel costs (when using health care services due to accident at work or professional disease, in the amount equal to the cost of travel by public transport at the lowest price and at the shortest distance, according to the official distance-meter of the public transport operator); 3. Reimbursement of funeral costs (in case of death of the insured person if such a death was a direct result of an accident at work or professional disease).
3. Medical treatment responsibilities	Yes Health care rights include: first aid, primary health care, specialist health care protection, hospital health care and rehabilitation, drugs according to the basic and supplementary drug list, orthopedic and dental supplies according to the basic and supplementary list, health care in other member states and third countries (in the case of medical treatment which cannot be successfully carried out in the Republic of Croatia).
4. Prevention responsibilities	Yes Preventive measures are conducted by contractual specialists of occupational medicine and they include: 1. Monitoring of the employee's state of health in line with the special health program for workers including preventive medical check-ups and diagnostic procedures; 2. Workplace visits; 3. Educations
5. Research in OS&H issues responsibilities	No
6. Rehabilitation of victims of occupational injuries responsibilities	Yes
7. Specific insurance against accidents at work and occupational diseases	Yes
8. Is this insurance compulsory?	Yes
9. Contributions	Mandatory health insurance against accidents at work and occupational diseases is financed by contributions paid by employers or self-employed workers.
10. People covered	People covered by the insurance are mostly employees employed by domestic or foreign employers with a registered seat in the Republic of Croatia, as well as craftsmen and persons engaging in independent professions. There is a group of insured persons, for whom insurance is compulsory in certain circumstances and for as long as those circumstances persist, for example: pupils and students during practical work, practical training, study tours and work they engage in through authorized agents; members of voluntary fire departments for the duration of their participation in firefighting duties; athletes, coaches and organizers taking part in organized amateur sports events; persons on voluntary military service, etc.

11. Is the insurance different for accidents at work and for occupational diseases?	No
12. Risks covered	Accidents at work, occupational diseases and commuting accidents.

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Information about Croatian health care system is available at: <http://www.hzzo.hr/en/croatian-health-care-system/>