



Health
Insurance
Institute
of Slovenia
(ZZZS)
introduces itself



Plastic sculpture by the sculptor Lojze Dolinar "Work care" from 1924 (façade of the central office building of ZZS at Miklošičeva cestA 24 in Ljubljana). Photo: B. Cvetkovič.

The Health Insurance Institute of Slovenia (hereinafter also »ZZZS«) was founded on 1 March 1992 on the basis of the Health Care and Health Insurance Act. ZZZS is the provider of compulsory health insurance in the Republic of Slovenia and has a status of a public institute with the head office in Ljubljana.

The primary function of ZZZS is providing effective collection and distribution of public funds for quality enforcement of rights arising from compulsory health insurance and from compulsory long-term care insurance. The benefits basket arising from compulsory health insurance, furnished by the funds collected by means of compulsory insurance contributions, comprise the rights to healthcare services and rights to several financial benefits ("sickness benefits" and travel costs).*

ZZZS includes 10 regional units and 45 branches across the territory of Slovenia. It also includes the sectoral unit Information Centre and the Directorate. At the end of 2024, ZZZS had 862 employees.

ZZZS is governed by the Assembly, which is composed of democratically elected representatives of employers and employees. The executive body of the Assembly is the Board of Directors of ZZZS. The Management Body, which is responsible to the Assembly, is the General Manager. The managing authority at the regional level is the regional council, set up in 10 regional units of ZZZS.

In 2024, the total expenditure of ZZZS amounted to EUR 5.33 billion. These are public funds, the major share (90.2%) of which was collected by paid special purpose contributions of employers and employees and other persons subject to the payment of contributions.

* The rights arising from compulsory long-term care insurance are established gradually until December 2025 and are provided in accordance with the law by various institutions (Ministry of Solidarity Future, Centers for Social Work ...).



Valuation of the Programme of Health Services (Partnerial Negotiations)

Every year, for the purpose of negotiations with healthcare stakeholders (chambers, associations), ZZZS prepares a proposal for an Agreement, which defines the total scope of healthcare service programs, the capacities required for its implementation, and the scope of funds. In doing so, the ZZZS takes into account the resolution on the national health care plan, the health policy guidelines set by the Minister of Health by the end of August, the latest scientific findings and the development of medical technologies, current demographic trends and economic conditions. Before starting negotiations with stakeholders, ZZZS must obtain the approval of the Minister of Health for the draft Agreement.

Insofar as the Agreement is not concluded within the deadline or in the case of serious disturbances that threaten the stability of the health care system, such as a major accident, natural disaster, negative financial performance of health institutions in the amount of at least 20 million euros and lasting at least six months, or other serious disturbances that threaten public health, the Government of the Republic of Slovenia can determine the content of the Agreement by regulation. The agreement for ZZZS represents the legal basis for concluding contracts with public health institutions and private concessionaires and for conducting a public tender, to which all (new) providers who have the right (concession) to participate in the public health service network can apply. In 2024, ZZZS has concluded contracts with 1,574 healthcare services providers, of those 200 with public institutes and 1,374 with private service providers.

In 2024, the expenditures of ZZZS in respect of health care services amounted to EUR 3,512.1 million, i.e. EUR 779 million for prescription medicines, EUR 150.5 million for medical devices, and EUR 641.2 million for various financial benefits (wage compensation during "sick leave", travel costs).



Main hall of ZZS, where ZZS assembly sessions are held. The conceptual symmetry of the chandelier above the painting "Catastrophe" by Rihard Jakopič is particularly attention grabbing. Photo: B. Cvetkovič.



Types and Scope of Rights arising from Compulsory Health Insurance

Compulsory health insurance provides the following to insured persons to the extent specified by the Health Care and Health Insurance Act:

- rights to health services and
- rights to monetary compensation.

The rights to health services include health services of basic health activity, dental services, health services from institutional providers and health services at the secondary and tertiary level of health activity.

The right to health services includes the right to spa treatment services, group health program services, ambulance and other vehicle transportation services, treatment services abroad, the right to medicines and foodstuffs for special medical purposes on prescription and the right to medical devices.

Insured persons have the right to monetary benefits under compulsory health insurance, namely:

- wage compensation during temporary absence from work,
- reimbursement of travel expenses in connection with the application of medical services,
- other reimbursements

The rights from compulsory health insurance and the method of their enforcement are more precisely determined by the Rules of compulsory health insurance.



Foto: Imago, d. o. o.

Public Health Care Network

Insured persons may enforce their compulsory health insurance rights in institutions or when they visit a physician, who operates within the public health service network. The public health service network equally includes public health care and other institutions, as well as private practitioners and other private concessionaires. The list of such health care service providers is posted on the website <http://www.zzzs.si/lzvajalci>.

In addition to private providers within the public healthcare network, who have contracts with ZZZS, private health services are also performed by “fully private persons”, who are not included in the public healthcare network. All their services, other than emergency assistance, are covered by patients in full.

Health Insurance Card System and e-Business

The health insurance card system with the introduction of the direct e-approach to health insurance information (“on-line” system), significantly facilitates the presence of information technology in the Slovenian health system and establishes a (virtual) information network, which efficiently integrates various participants in the healthcare and health insurance system. Within the system, healthcare service providers directly electronically (“on-line”) verify the health insurance status of a patient and on such basis charge the services rendered, which are payable under health insurance. Card system allows the development of many new applications, such as e-prescription, e-referrals and e-procurement in the health services.

ZZZS also increasingly offers services to its customers on web portals. So, insured persons have access on a web portal (<https://zavarovanec.zzzs.si>) to information about their compulsory health insurance, while

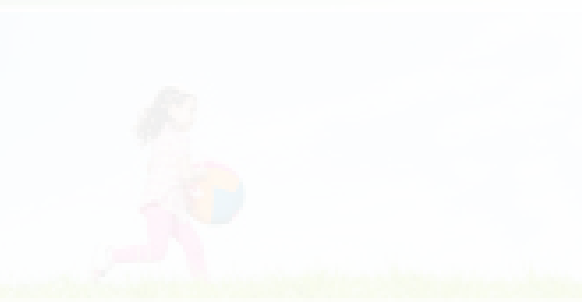
Kartica zdravstvenega zavarovanja



The front of the health insurance card.

the use of the digital certificate also provides them with safe access to their own data in the base kept by ZZZS. By using the portal, insured persons:

- Easily order the Slovene or European health insurance card;
- Easily check the status of their compulsory and complementary health insurance; and
- Have insight to detailed information about their compulsory health insurance kept by ZZZS (also information about issued prescription medicines, received medical devices and charged medical services, issued sick leaves).

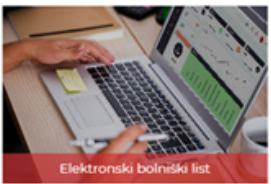


Vključitev v obvezno zdravstveno zavarovanje in pridobitev kartice zdravstvenega zavarovanja
Pravice iz obveznega zdravstvenega zavarovanja
Tablica in zemljevid občin s statusom občin s posebnim zdravstvenim namenom
Bolniška odsotnost - začasna zadržanost od dela
Pravice do zdravstvenih storitev
Medicinski priporočila
Zdravila in živila za posebne zdravstvene namene
Zdravstveno varstvo
Denarna nadomestila
Pravno varstvo
Pogosta vprašanja in odgovori

Informacije in storitve za zavarovane osebe

- Izvajalci zdravstvenih storitev in dobavitelji medicinskih pripomočkov
- Zavežanci za prijavo in za prispevek
- Zavod za zdravstveno zavarovanje Slovenije

zdravnika?
Nasveti o zdravju



ZAVAROVANJE IN KARTICA	UVELJAVLJANJE PRAVIC	DENARNA NADOMESTILA
<ul style="list-style-type: none"> • Vključitev v obvezno zdravstveno zavarovanje • Vključitev v obvezno zavarovanje za dolgotrajno oskrbo • Pridobitev kartice zdravstvenega zavarovanja • Kategorije zavarovanih oseb • Preverjanje urejenosti zavarovanja preko spleta ali SMS sporočila 	<ul style="list-style-type: none"> • Vrste in obseg pravic iz obveznega zdravstvenega zavarovanja • Izbira in zamenjava osebnega zdravnika • Bolniška odsotnost - začasna zadržanost od dela • Pravice do zdravstvenih storitev • Medicinski pripomočki • Zdravila in živila za posebne zdravstvene namene • Čezmejno zdravstveno varstvo • Pravno varstvo 	<ul style="list-style-type: none"> • Nadomestilo plače med začasno zadržanostjo od dela • Povračilo potnih stroškov • Druga povračila stroškov

Web portal with information and services for insured persons at <https://zavarovanec.zzzs.si>.

Basic Information about the Health Insurance Institute of Slovenia

Name: Health Insurance Institute of Slovenia

Central office: Miklošičeva cesta 24, Ljubljana, Slovenia, European Union

Contacts / Internet address: <http://www.zzzs.si>

General Manager: Robert Ljoljo, M. A.

Legal form: Independent legal entity with the public institute status, which operates uniformly for the territory of the Republic of Slovenia

Organization: ZZZS operates at the central office of ZZZS (the Directorate and sectoral unit Information Centre) and within ten regional units and 45 branches across Slovenia.

Basic legal foundation: Health Care and Health Insurance Act, Long-Term Care Act

Principal activity of ZZZS: Implementation of compulsory health insurance and compulsory long-term care insurance

Managing bodies of ZZZS: Assembly, Board of Directors, General Manager, regional councils

Mission: Pursuing the principles of solidarity, social justice and non-profit, ZZZS provides insured persons with the same opportunities of access to quality healthcare services and other rights related to compulsory health insurance. On behalf and for the account of persons insured, ZZZS buys programmes of medical services, medicines and medical devices, which enable efficient and quality healthcare of insured persons.

Development vision: ZZZS is a modern professional institution which effectively and transparently exercises its powers in the field of healthcare in the interest of insured persons. ZZZS is a proactive stakeholder in Slovenian healthcare system and a national IT solution development promotor.



Plastic sculpture by the sculptor Lojze Dolinar "Work" from 1924
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Zavod za zdravstveno
zavarovanje Slovenije

www.zzzs.si

