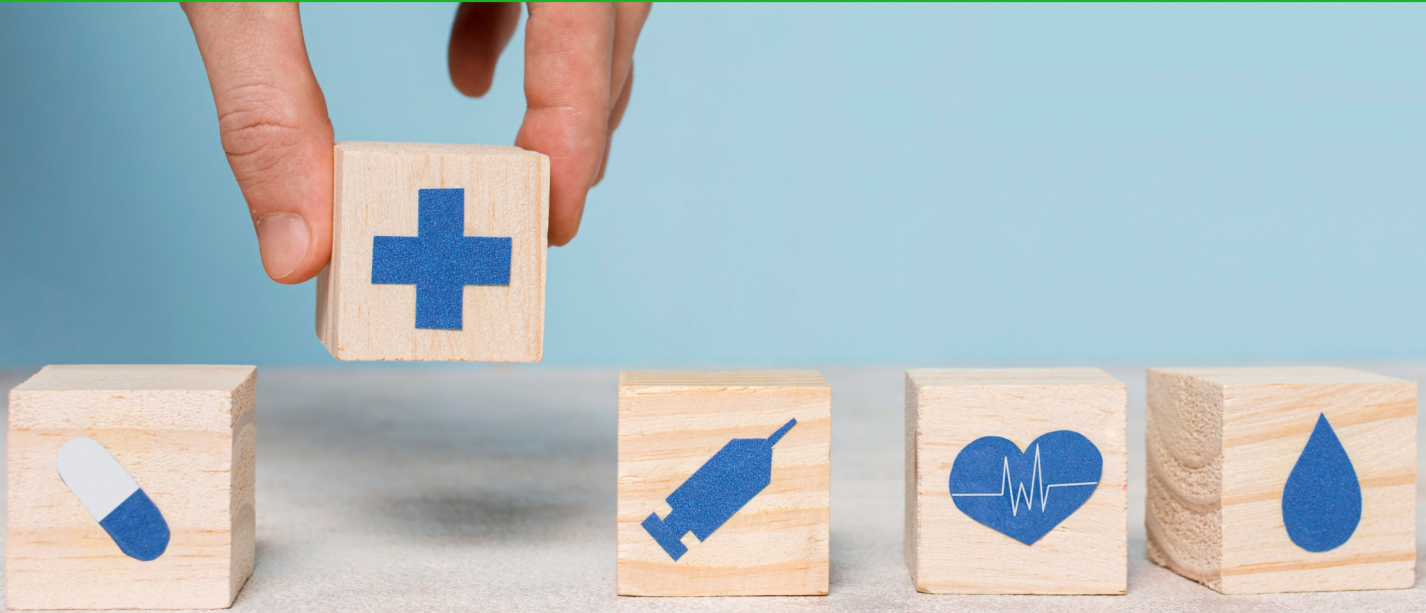


Minimum health insurance contrib. 2023 Slovakia



MINIMUM HEALTH INSURANCE CONTRIBUTIONS FROM THE YEAR 2023

Based on the approved amendment to Act No. 580/2004 Coll. on health insurance and on amendments to Act No. 95/2022 Coll. on the insurance industry and on amendments to certain laws (hereinafter referred to as "the law"), **with effect from 1 January 2023**, the institution of the **minimum health insurance contribution and the minimum advance on health insurance contribution** of the employee begins to apply.

The minimum health insurance contribution for an employee from 1 January 2023 **is at least EUR 32.81**. The health insurance contribution and advance of an employee is calculated from the amount of the subsistence minimum for one adult (for the year 2023, it is the amount of EUR 234.42). The minimum advance payment already applies to income for the month of January 2023.

If the actual calculated health insurance contribution and advance on health insurance contribution of the employee and employer **are lower in total, the employee is obliged to pay the additional payment up to the total amount of EUR 32.81. This additional payment increases the health insurance contribution and advance on health insurance contribution of the employee.**

We would like to emphasize that the levy burden on the employer does not change, any additional payment up to the amount of the minimum advance on health insurance contribution is paid in full by the employee.

This change in law affects mainly employees receiving remuneration from a dependent activity, with an income lower than the subsistence minimum (EUR 234.42). A statutory representative of a company who pays himself a salary (e.g. on the basis of a management contract) can also be considered an employee. In addition, this change affects also employees with higher incomes, namely up to the amount of EUR 328 per month, if they apply the deductible item in the health insurance. The minimum contribution does not apply to the group of employees with an income of EUR 329 or more per month (the employer's contribution covers the entire amount of the

minimum contribution). In this context, we recommend reassessing the status of part-time employees belonging to the above-mentioned affected persons.

The minimum health insurance contribution **does not apply** to certain groups of employees, for example:

- ✓ employees who are also insured by the state (e.g. a working pensioner, a working student, a person on parental leave, a person receiving a material need allowance, etc.),
- ✓ employees with health disabilities, entitled to a reduced rate of health insurance contribution.

These employees continue to pay health insurance contributions from their actual income, even if it is lower than the subsistence minimum.

The minimum health insurance contribution also applies to employees working on a basis of an agreement /work performance agreement and agreement on work activity/. Excluded are the agreements of pensioners and students. It continues to apply that if an employee does not work for a whole month based on the agreement, his minimum advance payment is proportionally reduced according to the number of days worked.

If the employee has more than one employer per month (i.e. more than one who pays the advance payments for health insurance) or if he is also a self-employed person, the **employee can decide not to pay the difference up to the minimum advance** and the settlement of any arrears will be carried out in the annual settlement of health insurance. The employee is obliged to notify such a decision within 8 days from the day of the change, or from employment. A sample of the written notification is published on the website of the Ministry of Health under the title "Oznámenie zamestnanca o neuplatňovaní si dopočtu preddavku na poisťné do sumy minimálneho preddavku."