

“ Beneficiaries without an income (unemployed, children, students, soldiers and others) have equal access to healthcare services ”

- Universal healthcare coverage
- Equal access to healthcare services
- Freedom to choose a healthcare provider from both the private and public sector
- Comprehensive healthcare services package
- Life-long coverage for all beneficiaries
- Upgrading of the quality of the provided healthcare services



7 What does the GHS cover?

The GHS covers all medical care needs of beneficiaries including chronic, rare and serious conditions.

8 How is the quality of the healthcare services provided assured?

The GHS planning applies best practices that aim at upgrading the quality of healthcare services such as the introduction of the personal doctors, the implementation of guidelines and the use of a comprehensive IT system.

9 Are highcost healthcare services covered?

The GHS provides life-long financial protection to all beneficiaries even for unexpected and costly healthcare needs.

10 Are citizens without an income covered?

The right to health within the GHS is independent from the payment of contributions. Beneficiaries without an income (unemployed, children, students, soldiers and others) have equal access to healthcare services.

Contact us!

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GHS: 10 things you should know

The General Healthcare System (GHS) is a comprehensive healthcare system that offers equal access to healthcare services for all citizens, with the option to choose their healthcare provider from both the private and the public sector.

1 Which healthcare services are covered?

- Healthcare services by personal doctors
- Healthcare services by specialist doctors
- Pharmaceutical products
- Laboratory tests
- Inpatient healthcare services
- Healthcare services in cases of accidents and emergencies
- Ambulance services
- Healthcare services by nurses, midwives, clinical psychologists, clinical dieticians, physiotherapists, occupational therapists and speech pathologists
- Preventive dental healthcare services
- Palliative healthcare and medical rehabilitation

2 When will it come into force?

• 1st June 2019

Introduction of personal doctor and specialist doctor services, laboratory tests and pharmaceutical products for outpatients.

• 1st June 2020

Complete implementation of the GHS with the introduction of inpatient services, Accident and Emergency Department (A&Es) services, ambulance services, services by nurses, midwives, allied health professionals, palliative care, medical rehabilitation, preventive dental care and home visits.

3 Who are the beneficiaries?

All citizens who are permanent residents in the areas controlled by the Republic of Cyprus and come under one of the following categories:

- Cypriot citizens
- European citizens who work or hold a permanent residence status in accordance with the provisions of the national legislation
- Third country nationals (non-EU citizens) who hold a permanent residence status or a right of equal

treatment in accordance with the provisions of the national legislation

- Members of the families of the above categories in accordance with the provisions of the national legislation
- Refugees and persons with a status of supplementary protection

The Health Insurance Organisation (HIO) is a legal entity governed by public law and is responsible for the implementation and management of the GHS

4 How do beneficiaries have access to healthcare services?

Beneficiaries have access to healthcare services after they enrol in the GHS and register in a personal doctor's list of their choice.

Beneficiaries can enrol in the GHS and register with a personal doctor either online or by visiting a personal doctor.

Personal doctors will be the first contact point of beneficiaries with the GHS and are responsible to provide all required healthcare services as well as to guide and refer the beneficiaries to more specialised healthcare services when and if this is needed. Beneficiaries may choose the specialist doctor, pharmacy, laboratory, hospital or any other private or public healthcare provider they wish.

5 Who will contribute to the GHS and how much?

Contributors	Contribution Percentage	Contribution Percentage
	01/03/19-28/2/20	01/03/20
Employees	1,70%	2,65%
Employers*	1,85%	2,90%
State	1,65%	4,70%
Self-employed	2,55%	4,00%
Pensioners	1,70%	2,65%
Income earners (interest, rent, dividends etc.)	1,70%	2,65%
Officials	1,70%	2,65%

**(including the State as Employer)*

Contributions will be collected by the Social Insurance Services, the Tax Department and the Treasury of the Republic.

6 What are Co-Payments and when do they apply?

Beneficiaries will pay small amounts of co-payments upon receiving services by outpatient specialists, laboratories, pharmacies, nurses, midwives, allied health professionals, and A&Es such as for example €1 per pharmaceutical product, €1 per laboratory test, €6 per visit to a specialist doctor. It is noted that access to personal doctors and inpatient healthcare is free.

The annual co-payment ceiling per person is:

- General population: **€150** | Low-income pensioners: **€75**
- Recipients of the Guaranteed Minimum Income benefit: **€75** | Children: **€75**