

## Subject card

|                                             |                                                                                                                  |                                                          |                                         |                                     |                                                                                                                      |            |     |
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| Subject name and code                       | Health Insurance, PG_00158904                                                                                    |                                                          |                                         |                                     |                                                                                                                      |            |     |
| Field of study                              | Insurance - Interdisciplinary Studies                                                                            |                                                          |                                         |                                     |                                                                                                                      |            |     |
| Date of commencement of studies             | October 2025                                                                                                     |                                                          | Academic year of realisation of subject |                                     | 2025/2026                                                                                                            |            |     |
| Education level                             | Master's studies                                                                                                 |                                                          | Subject group                           |                                     | Obligatory subject group in the field of study<br>Subject group related to scientific research in the field of study |            |     |
| Mode of study                               | full-time studies                                                                                                |                                                          | Mode of delivery                        |                                     | at the university                                                                                                    |            |     |
| Year of study                               | 1                                                                                                                |                                                          | Language of instruction                 |                                     | Polish                                                                                                               |            |     |
| Semester of study                           | 2                                                                                                                |                                                          | ECTS credits                            |                                     | 3.0                                                                                                                  |            |     |
| Learning profile                            | academic                                                                                                         |                                                          | Assessment form                         |                                     | credit                                                                                                               |            |     |
| Conducting unit                             | Department of Labour Law -> Faculty of Law and Administration -> Rector                                          |                                                          |                                         |                                     |                                                                                                                      |            |     |
| Name and surname of lecturer (lecturers)    | Subject supervisor                                                                                               |                                                          | dr hab. Ewa Wycinka                     |                                     |                                                                                                                      |            |     |
|                                             | Teachers                                                                                                         |                                                          |                                         |                                     |                                                                                                                      |            |     |
| Lesson types                                | Lesson type                                                                                                      | Lecture                                                  | Tutorial                                | Laboratory                          | Project                                                                                                              | Seminar    | SUM |
|                                             | Number of study hours                                                                                            | 15.0                                                     | 15.0                                    | 0.0                                 | 0.0                                                                                                                  | 0.0        | 30  |
|                                             | E-learning hours included: 0.0                                                                                   |                                                          |                                         |                                     |                                                                                                                      |            |     |
| Learning activity and number of study hours | Learning activity                                                                                                | Participation in didactic classes included in study plan |                                         | Participation in consultation hours |                                                                                                                      | Self-study | SUM |
|                                             | Number of study hours                                                                                            | 30                                                       |                                         | 20.0                                |                                                                                                                      | 25.0       | 75  |
| Subject objectives                          | To familiarise students with the principles of the public health system and the private health insurance sector. |                                                          |                                         |                                     |                                                                                                                      |            |     |

| Learning outcomes | Course outcome                                                                                                                                                                                                                                                                                                                                                    | Subject outcome                                                                                                                                                                                                                                      | Method of verification                                                                                                                                                       |
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|                   | [UBEZMU2_W01] The student has an expanded knowledge of insurance and its place in the system of sciences of economics and finance and legal sciences and its relationship to other sciences.                                                                                                                                                                      | The student has comprehensive knowledge of the principles of functioning of the public health care system and the principles of providing insurance cover in case of illness/health disorder on the insurance market.                                | [SW2] presentation/project/paper/report<br>[SW3] text preparation/written work                                                                                               |
|                   | [UBEZMU2_U02] The student is proficient in the use of legal, professional and ethical principles and norms in the activities undertaken.                                                                                                                                                                                                                          | The student interprets the provisions of insurance law. Distinguish between subjects of insurance relations - public and private.                                                                                                                    | [SU1] oral statement/conversation/discussion<br>[SU2] presentation/project/paper/report<br>[SU5] implementation of a problem task<br>[SU6] demonstration of practical skills |
|                   | [UBEZMU2_W02] The student has advanced and structured knowledge of various types of structures and institutions and the changes taking place in them, especially the insurance and financial system of market and public character. The student has knows the interrelationships between these structures and institutions on a national and international scale. | The student knows provisions of the act on health insurance system and civil code concerning a personal insurance contract.                                                                                                                          | [SW3] text preparation/written work<br>[SW5] implementation of a problem task                                                                                                |
|                   | [UBEZMU2_W04] The student has in-depth knowledge of the sources of insurance law, knows the types of EU sources of law.                                                                                                                                                                                                                                           | The student is able to recognise and define terms crucial for understanding the specificity of health insurance.                                                                                                                                     | [SW2] presentation/project/paper/report<br>[SW3] text preparation/written work                                                                                               |
|                   | [UBEZMU2_U01] The student has in-depth skills of observation and interpretation of phenomena related to economic and legal aspects of insurance, including the use of advanced information and communication techniques, and is able to integrate knowledge from various scientific disciplines.                                                                  | The student interprets the provisions of insurance law. Distinguishes between subjects of insurance relations - public and private                                                                                                                   | [SU2] presentation/project/paper/report<br>[SU3] text preparation/written work<br>[SU5] implementation of a problem task                                                     |
|                   | [UBEZMU2_W05] The student knows and understands the dilemmas of modern insurance on scientific and practical grounds.                                                                                                                                                                                                                                             | Student recognizes differences and similarities between public and private insurance and their correlations. The student is familiar with the current doctrine and jurisprudence on selected issues concerning economic and public health insurance. | [SW1] oral statement/conversation/discussion<br>[SW5] implementation of a problem task                                                                                       |
|                   | [UBEZMU2_U06] The student is able to independently plan and implement his own lifelong learning and lead others in doing so.                                                                                                                                                                                                                                      | The student knows how to expand his knowledge on his own, where to look for solutions to difficult problems, how to navigate in the jurisprudence of domestic and European courts concerning the discussed issues.                                   | [SU1] oral statement/conversation/discussion<br>[SU6] demonstration of practical skills                                                                                      |
|                   | [UBEZMU2_K01] The student is critically aware of the level of his knowledge and skills, recognizes the importance of knowledge in solving cognitive and practical problems in the field of insurance, consults experts in case of difficulties in solving the problem independently.                                                                              | The student is ready to actively present the results of normative analysis. He or she thinks creatively, is able to go beyond routine.                                                                                                               | [SK2] presentation/project/paper/report<br>[SK3] text preparation/written work                                                                                               |

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|                                                                | Course outcome                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Subject outcome                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Method of verification                                                                                                        |
|                                                                | [UBEZMU2_K03] The student thinks creatively, is able to go beyond the usual patterns, is able to think and act in an entrepreneurial manner, is able to adapt flexibly to the requirements of the environment.                                                                                                                                                                                                                                                    | The student is open to a variety of views proclaimed in the science of law and jurisprudence concerning health insurance (private and public law). He/she undertakes to proclaim views, maintaining caution of statements resulting from the possibility of different interpretation of legal norms and assessment of legal and tax phenomena. The student is aware of constantly deepening and updating his knowledge in the field of insurance law - public and private. He or she is critically conscious of the level of his or her knowledge and skills, recognizes the significance of knowledge, including the body of doctrine and judicial decisions, in solving cognitive and practical problems, and consults experts when solving problems on his or her own. | [SK1] oral statement/conversation/discussion<br>[SK3] text preparation/written work<br>[SK5] implementation of a problem task |
|                                                                | [UBEZMU2_K04] The student adheres to the principles of business ethics, respects the law, is objective, is able to recognize conflicts of interest, correctly identifies and resolves dilemmas.                                                                                                                                                                                                                                                                   | The student is able to objectively assess the problem. Recognizes the necessity of acting in respect of legal and deontological norms. He/she understands the significance of the principles of ethics and diligence of a professional operating on the health insurance market and is ready to implement them in his/her own conduct.                                                                                                                                                                                                                                                                                                                                                                                                                                    | [SK1] oral statement/conversation/discussion<br>[SK5] implementation of a problem task                                        |
| Subject contents                                               | Public health care system in Poland constitutional basis, principle of equal access<br>Personal and objective scope of public health care<br>Voluntary public health insurance<br>National Health Fund - legal nature, competences<br>Insurance premium as a source of risk financing<br>Health services financed from public funds<br>Health services financed by private funds<br>Complementary role of private health insurance based on an insurance contract |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                               |
| Prerequisites and co-requisites                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                               |
| Assessment methods and criteria                                | Subject passing criteria                                                                                                                                                                                                                                                                                                                                                                                                                                          | Passing threshold                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Percentage of the final grade                                                                                                 |
|                                                                | Written problem-solving work                                                                                                                                                                                                                                                                                                                                                                                                                                      | 51.0%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 100.0%                                                                                                                        |
| Recommended reading                                            | Basic literature                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Leksykon prawa ubezpieczeń społecznych. 100 podstawowych pojęć, red. A. Wypych- Żywicka, Warszawa 2009                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                               |
|                                                                | Supplementary literature                                                                                                                                                                                                                                                                                                                                                                                                                                          | M. Paszkowska, System ubezpieczenia zdrowotnego w Polsce, Difin 2015<br>2. K. Baka,<br><br>G. Machulak, A. Pietraszewska-Macheta, Ustawa o świadczeniach opieki zdrowotnej finansowanych ze środków publicznych - Komentarz, Wolters Kluwer Polska 2010.<br><br>100 pytań o EKUZ, Narodowy Fundusz Zdrowia, Warszawa 2011 r.<br>www.nfz.gov.pl                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                               |
|                                                                | eResources addresses                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                               |
| Example issues/<br>example questions/<br>tasks being completed |                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                               |
| Work placement                                                 | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                               |