

Health insurance contributions of a farmer, household member and farmer's assistant

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Abstract

The article provides a historical overview and characterises the differences in the amount of health insurance contribution depending on the type of agricultural activity carried out and the insured entity, which the Agricultural Social Insurance Fund (KRUS, the Fund) collects from payers and transfers to the National Health Fund (NFZ). The rules governing the amount of the health insurance contribution for farmers, household members and assistants are set out in the Act of 27 August 2004 on health care services financed from public funds¹. The detailed procedure for determining the basis for calculating health insurance contributions for farmers and their household members, as well as the method for determining changes affecting their calculation, is laid down in the Regulation of the Council of Ministers of 21 December 2017 on health insurance contributions for farmers, their household members and persons in receipt of an agricultural pension or disability pension². The article also presents original analyses illustrating the final product of the contribution calculation model for each insured person. In addition, the issue of social equality and the financial situation of Polish farmers is addressed in the context of potential proposals for changes to the health care contributions paid by the farming community.

This study does not cover benefit recipients and their family members who are subject to health insurance.

Keywords: KRUS, NFZ, payer, health insurance contribution, health insurance.

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1. Ustawa z 27 sierpnia 2004 r. o świadczeniach opieki zdrowotnej finansowanych ze środków publicznych, Dz. U. 2025 poz. 1461.
 2. Rozporządzenie rady ministrów z 21 grudnia 2017 r. w sprawie składek na ubezpieczenie zdrowotne rolników, ich domowników oraz osób pobierających emeryturę lub rentę rolniczą, Dz. U. 2017 poz. 2483.

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Introduction

In accordance with the provisions of Article 66(1)(1b), (1ba) and (34) of the Act of 27 August 2004 on health care services financed from public funds, the following entities are subject to compulsory health insurance:

- farmers and their household members who meet the conditions for coverage under the agricultural social insurance scheme and who are not subject to such insurance by operation of law;
- farmer's assistants.

In addition, insured farmers and household members are obliged to register their family members for health insurance. Farmer's assistants do not have the possibility to register their family members.

As of September 2025, the insurance divisions of the organisational units of KRUS provide health insurance services to 941,667 insured persons and more than 400,000 of their family members who have been registered for this insurance by farmers and household members.

It should be noted that both the type of the insured entity and the nature of agricultural activity and the area of agricultural land affect the amount of the health insurance contribution. According to Article 80 of the Act on health care services financed from public funds, the health insurance contribution in agricultural holdings amounts to 1 PLN for each full conversion hectare of agricultural land, while in the case of special sectors of agricultural production, the contribution is 9% of the declared contribution assessment basis, but not less than the amount corresponding to the minimum wage. The basis for calculating the contribution for a household member of a farmer in the special sectors of agricultural production and for a farmer's assistant is the amount constituting 33.4% of the average monthly remuneration in the enterprise sector in the fourth quarter of the preceding year, including profit distributions, as announced by the President of Statistics Poland.

Another issue addressed in the study is the matter of the health insurance contribution payer. According to the applicable rules, the payer is:

- KRUS, acting as the State Treasury – in the case of agricultural holdings with an area not exceeding 6 conversion hectares of agricultural land;
- the farmer – if the holding has an area of 6 conversion hectares or more, or if special sectors of agricultural production are conducted.

Historical evolution of health insurance contribution assessment

Compulsory health insurance in Poland was established as a separate system on 1 January 1999 under the Act of 6 February 1997 on compulsory health insurance. These provisions remained in force until 31 March 2003. In introducing this insurance, the legislator intended, *inter alia*, to avoid burdening insured persons with an additional contribution, which was financed from the advance on personal income tax. From 1 January 1999, the contribution rate was set at 7.5% of the assessment basis, and from 2001 it increased by 0.25%, to 7.75%.

However, in the case of occupational groups not paying tax (here: farmers conducting agricultural activity on agricultural holdings), the contribution was financed from State Budget resources. The amount of the contribution for the farmer equalled the amount corresponding to the price of half a quintal of rye for each 1 conversion hectare of agricultural land. The assessment basis for the farmer not subject to agricultural social insurance and for a household member was the amount corresponding to the permanent benefit from social assistance.

The exception in this respect were farmers engaged in special sectors of agricultural production, which were subject to income tax. These farmers paid the contribution individually, based on the declared income. Health insurance contributions were transferred by KRUS to the Sickness Funds in the form of advances from the State Budget.

The table below presents changes in the assessment of the health insurance contribution by farmers engaged in special sectors of agricultural production. From 1 January 1999, the basis for assessment was the amount of income from the special sector of agricultural production declared by the farmer. Then, from 2004, changes were introduced involving the definition of a minimum contribution assessment basis. Thus, in the period from 1 May 2004 to 31 December 2007, this was the amount of the carer's benefit, and from 1 January 2008, the farmer paid health insurance contributions on the declared assessment basis, corresponding to the income determined for the purposes of income tax, in an amount not less than the amount corresponding to the minimum wage.

Table 1. Calculation of health insurance contribution for special sectors of agricultural production

Period	Amount of contribution
From 1.01.1999	7.5% of the assessment basis
From 1.01.2001	7.75% of the assessment basis
From 1.01.2003	8% of the assessment basis
From 1.01.2004	8.25% of the assessment basis
From 1.01.2005	8.5% of the assessment basis
From 1.01.2006	8.75% of the assessment basis
From 1.01.2007	9% of the assessment basis

Source: Own elaboration.

In 2003, changes took place in the health sector and the National Health Fund (NFZ) was established, which took over the health care tasks from the Sickness Funds. A new Act of 23 January 2003 on compulsory insurance in the National Health Fund was introduced, which was in force from 1 April 2003 to 30 September 2004. There arose an obligation to pay the health insurance contribution from the first day of the month in which registration was submitted; the contribution was monthly and indivisible. The contribution assessment basis at that time was 8%, and the method of its calculation and collection did not change.

An exception to this rule applied where a farmer or household member, after Poland's accession to the European Union, undertook additional professional activity in another Member State. In such cases, in line with the EU principle of the application of a single legal system, the monthly contribution was apportioned proportionally, calculated according to the number of days covered by health insurance in the given month.

It should be mentioned that, from 1 May 2004, when Poland became a member of the European Union, matters concerning insurance obligations for migrant workers were regulated at that time by Council Regulation (EEC) No 1408/71 on the application of social security schemes to employed persons, to self-employed persons and to members of their families moving within the Community, and Council Regulation (EEC) No 574/72 laying down the procedure for implementing the former regulation. Given that each Member State has different social security systems, these regulations were intended to coordinate these systems for persons working in two or more Member States, by designating the competent State whose legislation would apply to the given person, as each person working in the territory of two or more States may be subject to the legislation of only one of these States.

Currently, Regulations 1408/71 and 574/72 have been replaced by others, namely: Regulation (EC) No 883/2004 of the European Parliament and of the Council of

29 April 2004 on the coordination of social security systems and Regulation 987/2009 of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004. These regulations entered into force on 1 May 2010, but did not introduce significant changes to the basic principles of coordination.

Returning to the Polish legal framework for health insurance: following the judgment of the Constitutional Tribunal of 7 January 2004, the period of application of the Act of 23 January 2002 was shortened and it was replaced by a new Act – the Act of 27 August 2004 on health care services financed from public funds. It has been in force since 1 October 2004. The National Health Fund remained the institution responsible for carrying out the tasks of the health system. The assessment basis for the health insurance contribution for farmers not subject to agricultural social insurance by operation of law, and for household members, was changed. The new basis became the amount of the carer's benefit. From April 2012, the payment of contributions for farmers in agricultural holdings was differentiated – from that moment, farmers conducting agricultural activity on land of 6 conversion hectares or more pay contributions individually for insured persons (1 PLN per 1 conversion hectare). The basis for calculating the contribution for a household member was also changed – it is now the amount of 33.4% of the average monthly remuneration in the enterprise sector in the fourth quarter of the preceding year, including profit distributions, as announced by the President of the Statistics Poland.

Determining the contribution assessment basis for health insurance and payment deadlines

As a rule, the health insurance contribution is monthly and indivisible. In the case of insured farmers and household members, as well as farmer's assistants, the health insurance contribution is charged until the end of the month in which the circumstances justifying health insurance coverage cease, e.g. commencement of employment, conclusion of a contract for assistance with harvest. An exception to this rule occurs when a farmer or household member takes up professional activity in another Member State of the European Union, the European Economic Area, Switzerland, the United Kingdom of Great Britain and Northern Ireland, or a country covered by a bilateral agreement. In such a case, the health insurance contribution is apportioned according to the number of days covered by insurance. It is important to note that, in the case of co-owners, tenants or members of a land community who do not have a separate part of the area, the health insurance contribution will be charged in the same amount for each insured person in respect of the entire holding.

The contribution is apportioned proportionally, i.e. 50% each, in the case of insured spouses carrying out agricultural activity jointly in the special sectors of agricultural production. If, however, each spouse engages in a separate special sector of agricultural production, registered as a 100% share with the Tax Office and settles income tax individually, the health insurance contribution is calculated separately for each spouse. This means that each of them is required to pay a contribution amounting to 9% of the anticipated income confirmed in the decision of the head of the tax office issued on the basis of the declaration on the types and sizes of intended production in the tax year, but not less than the amount corresponding to the minimum wage.

Currently, the assessment of health insurance contributions for individual insured groups is as follows:

1) for a farmer:

- conducting agricultural activity on land of 6 conversion hectares or more – the contribution amounts to 1 PLN per month for each full conversion hectare and is paid individually by the farmer;
- conducting agricultural activity on land of less than 6 conversion hectares – the contribution is financed by the State Budget;
- engaged in a special sector of agricultural production or both a special sector of agricultural production and agricultural activity on land – the assessment basis is the income from the special sector determined for income tax purposes, not less than the amount of the minimum wage applicable in a given year; the contribution is paid individually by the farmer.

Table 2. Amount of the minimum health insurance contribution for special sections of agricultural production in 2019–2026

Period	% of the lump-sum assessment basis	Minimum assessment basis (PLN)	Minimum contribution amount (PLN)
From 1.01.2019	9.00	2,250	203.00
From 1.01.2020	9.00	2,600	234.00
From 1.01.2021	9.00	2,800	252.00
From 1.01.2022	9.00	3,010	271.00
From 1.01.2023	9.00	3,490	314.00
From 1.07.2023	9.00	3,600	324.00
From 1.01.2024	9.00	4,242	382.00
From 1.07.2024	9.00	4,300	387.00
From 1.01.2025	9.00	4,666	420.00
From 1.01.2026	9.00	4,806	433.00

Source: Own elaboration.

- 2) for household members, the contribution is paid depending on the scope of the farmer's agricultural activity:
- for farms of 6 conversion hectares or more – the contribution amounts to 1 PLN per month for each full conversion hectare and is paid individually by the farmer;
 - for farms of less than 6 conversion hectares – the contribution is financed by the State Budget;
 - in the case of special sectors of agricultural production, including a farm with an arable area of 6 and more conversion hectares, the farmer pays a health insurance contribution from arable land (PLN 1 per 1 conversion ha);
 - in the case of self-contained special sectors, the farmer pays a health insurance contribution for a household member of 9% of the assessment basis, which is the amount of 33.4% of the average monthly wage in the enterprise sector in the fourth quarter of the previous year, including profit payments;
 - in the case of special sections, including a farm with an arable area of less than 6 conversion hectares, the health insurance contribution for a household member is paid from the State budget.
- 3) for farmer's assistants, the health insurance contribution is 9% of the assessment basis, which is 33.4% of the average monthly wage in the enterprise sector in the fourth quarter of the previous year, including profit payments.

Table 3. Amount of the health insurance contribution for a farmer's assistant in 2018–2025

Period	Monthly (PLN)
2018 June, July, August, September October, November, December	142.00
2019 January, February, March	142.00
April, May, June, July, August, September, October, November, December	152.00
2020 January, February, March	152.00
April, May, June, July, August, September, October, November, December	161.00
2021 January, February, March	161.00
April, May, June, July, August, September, October, November, December	170.00
2022 January, February, March	170.00
April, May, June, July, August, September, October, November, December	187.00
2023 January, February, March	187.00
April, May, June, July, August, September, October, November, December	209.00
2024 January, February, March	209.00
April, May, June, July, August, September, October, November, December	234.00
2025 January, February, March	234.00
April, May, June, July, August, September, October, November, December	257.00

Source: Own elaboration.

The calculation of the contribution amount payable by a farmer, especially in the event of changes, may appear somewhat complex. Therefore, the method and procedure for determining contributions are presented in the examples below:

Example 1

*Increase in the contribution amount
due to the operation of an agricultural holding*

A farmer is assessed a monthly contribution of PLN 10 (PLN 1 x 1 conversion hectare x 10 conversion hectares). He paid it quarterly in the amount of PLN 30, by the payment deadline of 31 January 2025. On 4 February 2025, he informed KRUS that the area of his holding had increased by 3 conversion hectares as of 5 December 2024 (the notification of the change was submitted after the statutory 14-day deadline). In this case, the contribution amount increased by PLN 3. Thus, the new contribution amount, PLN 13 per month, applies from 1 January 2025, i.e. from the first day of the month following the month in which the change was introduced. Consequently, payment of the difference in the contribution, together with statutory interest, is due on the payment date following notification of the change to KRUS, i.e. 30 April 2025.

Example 2

*Changes in the contribution amount
due to operation of an agricultural holding and commencement
of special sections of agricultural production*

The farmer is insured and pays health insurance premiums per hectare (PLN 24 per quarter). On 5 February 2024, he additionally commenced an activity in the field of special sections of agricultural production. He notified KRUS of this fact on 1 May 2025, submitting a statement of the anticipated income together with a decision from the head of the tax office. The income amount exceeds the minimum wage.

In this case – due to the fact that agricultural activity is simultaneously carried out on agricultural land and in special sections – the health insurance contribution will be collected exclusively from the special sections, starting from the date these sections were reported to KRUS, i.e. 1 May 2025. The payment deadline for this contribution falls on 15 June 2025.

Example 3

*Contribution amount in the case of special
sectors of agricultural production*

The farmer has for several years been subject to health insurance on account of agricultural activity conducted in special sections of agricultural production and is required to submit to KRUS, by 31 January each year, a statement on the type, scale, and anticipated income from the special sections, based on a declaration of intended production for the tax year. However, he did not submit such a statement or the decision of the head of the tax office within the deadline. Thus, from 1 January 2025, his contribution has been calculated on the basis applicable in December of the previous year.

On 28 February 2025, the farmer submitted a statement of anticipated income to KRUS, and on this basis the contribution for February was calculated. On 10 March 2025, a decision from the head of the tax office was submitted, indicating that the anticipated income stated in the farmer's declaration is lower than the income determined in the decision. In such a case, the contribution is adjusted as follows:

- from January 2025, the calculation basis for the contribution is the income declared by the farmer,
- from 1 April 2025, the calculation basis for the contribution is the income determined in the decision of the head of the tax office.

Due to the late submission of the statement, an underpayment arose, which must be settled together with statutory interest on the payment date following the day the statement was submitted, i.e. 15 March 2025.

Table 4. Assessment of contributions in the fourth quarter of 2025

For a farmer conducting activity on agricultural land	PLN 1 per 1 conversion hectare	Payable quarterly (for up to 6 conversion hectares from the State Budget)	Contribution amount depends on the land area, e.g. 7 conversion hectares = PLN 7
For a farmer engaged in a special section of agricultural production (including cases where agricultural land is also managed)	9% of the income assessment basis, or, if lower, 9% of the minimum wage of PLN 4,666	Payable monthly by the farmer	Minimum contribution amount: PLN 420
For a household member of a farmer in agricultural holdings	PLN 1 per 1 conversion hectare	Payable quarterly (for up to 6 conversion hectares from the State Budget)	Contribution amount depends on the land area, e.g. 7 conversion hectares = PLN 7
For a household member of a farmer in agricultural holdings and special section	PLN 1 per 1 conversion hectare	Payable quarterly (for up to 6 conversion hectares from the State Budget)	Contribution amount depends on the land area, e.g. 7 conversion hectares = PLN 7
For a household member of a farmer in special sections and for a farmer's assistant	9% of the assessment basis, which constitutes 33.4% of the average wage in the enterprise sector in the fourth quarter of the previous year	Payable monthly by the farmer	Contribution amount: PLN 257

Source: Own elaboration.

The farmer is required, without prior notice, to pay contributions for all insured persons by the following deadlines:

- by the last day of the first month of the quarter, i.e.: 31 January, 30 April, 31 July, 31 October – in the case of farmers engaged in agricultural activities on farms with an area of 6 hectares or more of converted agricultural land, including household members;
- by the 15th day of the following month – in the case of farmers conducting agricultural activity in special sections of agricultural production and for a farmer's assistant.

Contributions must be paid into the bank account of each Regional Branch of KRUS. Currently, there are 16 bank accounts intended exclusively for the implementation of health insurance tasks.

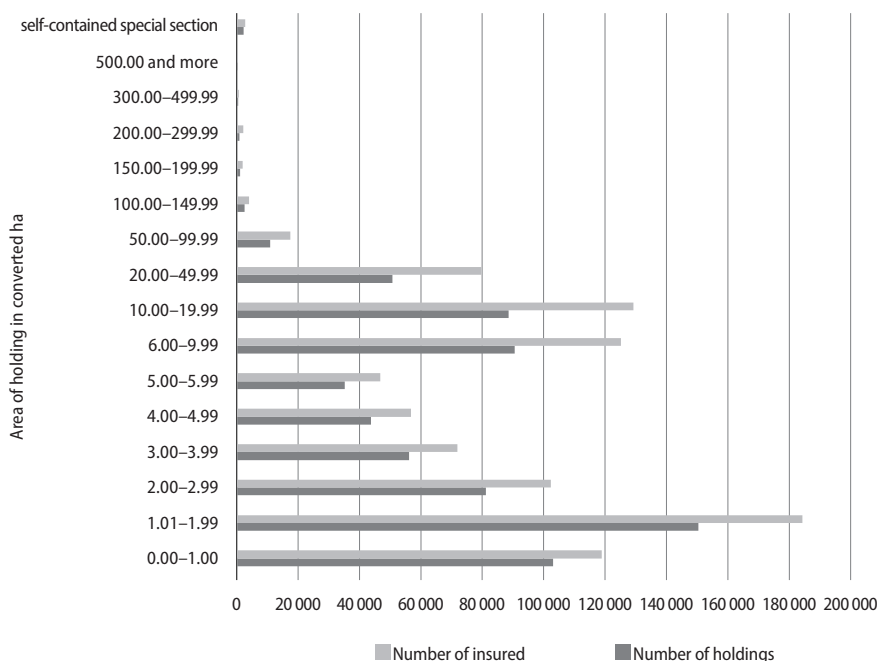
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Table 5. Number of persons covered by health insurance according to the structure of agricultural holdings (as at September 2025)

Area of holding (converted ha)	Number of holdings		Number of insured	
	Total	of which special sectors of agricultural production	Total	of which special sector of agricultural production
0.00 – 1.00	102,844	1,522	118,687	2,268
1.01 – 1.99	150,179	1,125	184,105	1,867
2.00 – 2.99	81,008	693	102,117	1,202
3.00 – 3.99	55,993	442	71,691	827
4.00 – 4.99	43,564	351	56,591	626
5.00 – 5.99	35,068	289	46,618	553
Total up to 5.99	468,656	4,422	579,809	7,343
6.00 – 9.99	90,326	712	125,010	1,233
10.00 – 19.99	88,409	727	129,103	1,320
20.00 – 49.99	50,593	529	79,581	982
50.00 – 99.99	10,680	146	17,264	271
100.00 – 149.99	2,365	49	3,831	79
150.00 – 199.99	954	18	1,790	24
200.00 – 299.99	698	22	2,011	34
300.00 – 499.99	284	6	528	9
500.00 and over	84	3	146	5
self-contained special section	2,068	2,068	2,594	2,594
Total	715,117	8,702	941,667	13,894

Source: Agricultural Social Insurance Fund (KRUS).

Figure 1. Number of persons covered by health insurance by agricultural holding area (as at September 2025)



Source: Agricultural Social Insurance Fund (KRUS).

Summary

As demonstrated by the above analysis, contributions for persons covered by farmers' social insurance vary greatly. They range from PLN 1 per conversion hectare in the case of agricultural activity on land of at least 6 conversion hectares (6 conversion hectares = PLN 6 contribution) to PLN 420 or more – in the case of farmers conducting special sections of agricultural production. It is clear that the vast majority of persons subject to health insurance in KRUS are exempt from independently paying health insurance contributions. Persons carrying out agricultural activity on land up to 6 conversion hectares, for whom the contribution is subsidised from the State Budget, account for over 60% of all insured persons. Farmers who pay contributions individually, i.e. in holdings of at least 6 conversion hectares, for the most part pay contributions of a merely symbolic amount, considering the structure of agricultural holdings (Table 5). Data collected in this table indicate that a contribution amount

of up to PLN 20 is paid by the next group, constituting 26% of all insured persons. Only the group of farmers conducting special sections of agricultural production, with a minimum contribution of PLN 420, is closest to the minimum wage. A slightly lower contribution amount (PLN 257) is payable for a farmer's assistant and household member involved in a special section of agricultural production.

Concurrence of grounds for health insurance coverage and the obligation to pay contributions

Another issue requiring particular attention is the concurrence of grounds for health insurance. Pursuant to Article 82 of the Act, the health insurance contribution is payable on each of these grounds. It should be clarified here that the ground for mandatory health insurance through KRUS is the status of farmer, household member or farmer's assistant. Therefore, a farmer who simultaneously operates an agricultural holding and additionally engages in non-agricultural business activity pays only the health insurance contribution from land or special sections as a farmer. The same rule applies to a household member.

These provisions also regulate the order of paying contributions under a single ground and under more than one ground. One example of the situations described above is the suspension of payment of the contribution financed from the State Budget (the so-called subsidised contribution). This occurs when a farmer has a second ground for mandatory health insurance, e.g. on account of performing work under a contract of mandate, from which a health insurance contribution is paid. This fact should be reported to KRUS within 14 days. Pursuant to Article 82(6) of the Act on health care services financed from public funds, the contribution financed from the State Budget via KRUS will not be payable if the farmer has another ground for paying the contribution. To facilitate verification of this data, information on the type and ground for insurance is transmitted using a code established by the National Health Fund (NFZ).

Health insurance contributions of a farmer, household member and farmer's assistant

Table 6. Ground for insurance and contribution payer

NFZ code in KRUS	Meaning
9024 individual insurance, the payer is a natural person	Upon individual application (WI)
	Upon application, lump-sum (WK)
	Farmer with less than 1 conversion hectare and special section (RSNI)
	Farmer with more than 1 conversion hectare and special section (RSWI)
	Farmer with land holdings: 6 conversion hectares and more than 6 conversion hectares (RPW6)
	Household member of a farmer with land holdings: 6 conversion hectares and more than 6 conversion hectares (DPW6)
	Farmer with land holdings: 6 conversion hectares and more than 6 conversion hectares and a special section (RSW6)
	Household member of a farmer with land holdings: 6 conversion hectares and more than 6 conversion hectares and a special section (DSW6)
	Farmer with land holdings: less than 6 conversion hectares and a special section (RSN6)
	Farmer with a special section (RS)
	Household member of a farmer with a special section (DS)
9010 subsidised insurance, payer: KRUS	Farmers with land holdings: less than 1 conversion hectare (RPNI)
	Household member of a farmer with land holdings: less than 1 conversion hectare (DPNI)
	Farmer with land holdings: more than 1 conversion hectare (RPWI)
	Household member of a farmer with land holdings: more than 1 conversion hectare (DPWI)
	Farmers with land holdings: less than 6 conversion hectares (RPN6)
	Household member of a farmer with land holdings: less than 6 conversion hectares (DPN6)
	Household member of a farmer with land holdings: less than 6 conversion hectares and a special section (DSN6)
9025	Insurance for long-term benefits (pensions, disability pensions).
90251	Pensioner
90252	Disability pensioner
9027	Insurance for persons applying for a pension/disability pension
9041	Health insurance for a farmer's assistant

Source: Agricultural Social Insurance Fund (KRUS), Portal for Employees (P4E), CMAD-N User Manual, edition of 8 April 2025.

Pursuant to Article 87(9a) of the Act on health care services financed from public funds, the National Health Fund headquarters transmits to KRUS – via the CMAD-N data exchange interface (Central Data Aggregation Module) – information about persons simultaneously subject to mandatory health insurance both under the general system and under farmers' social insurance.

Information on double health insurance in KRUS and ZUS is verified by the insurance division in KRUS organisational units, as it has a significant impact on the settlement of health insurance contributions, especially those reimbursed from the State Budget.

Settlement of health insurance contributions carried out by the Agricultural Social Insurance Fund

The Fund, as part of its assigned tasks, collects health insurance contributions from payers and other persons obliged to pay them. Contribution receipts and assessments are recorded in settlement accounts depending on the type of agricultural activity carried out. The following types of analytical accounts are distinguished, which in the nSIU IT system dedicated to health insurance are designated by the symbol:

- 100 – for subsidised contributions (holdings not exceeding 6 conversion hectares),
- 200 – for special sections,
- 300 – for agricultural holdings (holdings of at least 6 conversion hectares),
- 400 – for a farmer's assistant.

Each type of account is assigned a payer and an insured person (farmer, household member and farmer's assistant, as well as family member). The insured person is assigned a unique insurance number (UNO), which facilitates correct accounting for operations on the account in accordance with the RS_19 register in force in KRUS, e.g.:

- symbol 1 – assessment of contributions (debit),
- symbol 2 – assessment of interest on arrears (debit),
- symbol 3 – payment (credit),
- symbol 9 – payment under an instalment arrangement (credit),
- symbol 16 – payment by enforcement (credit).

Turnover on individual payers' accounts is recorded each calendar month on the basis of an accounting order, summary sheet or payment voucher, in accordance with the provisions contained in the technical and office instructions for tasks related to coverage by farmers' social insurance and health insurance, as well as settlement of contributions for these insurances. At the end of the month, the insurance division in a given KRUS organisational unit reconciles all balances and turnover on the insureds'

accounts (analytical accounts) with the finance and accounting division, which maintains the general health insurance accounts, in accordance with the company chart of accounts (synthetic accounts). Upon reconciliation of the correct balances and turnover on settlement accounts for health insurance contributions, the finance and accounting division of KRUS organisational units submits a financial statement to the Chief Accountant of KRUS.

The funds accumulated in the main (synthetic) account are transferred by KRUS to the headquarters of the National Health Fund in two ways:

- by the 15th day of each month, the amount of PLN 155,167 thousand (in the form of a lump-sum),
- within 5 working days from the date the contributions and interest are credited.

Since the administration of health insurance is a delegated task for KRUS, the legislator – in Article 88 of the Act on health care services financed from public funds – has determined the amount of collection costs. The Fund collects them in the amount of 0.20% of that part of the contributions transferred to the NFZ, which have been recorded and allocated to a specific insured person.

The number of persons covered by health insurance currently handled by the insurance division exceeds 1,300,000 persons (including approx. 400,000 family members).

The funds for payment of health insurance contributions in the form of a lump-sum to the NFZ, together with reimbursement of administration costs for the insured – as an assigned task for KRUS – are derived from the State Budget. They are included in the financial plan of the Pension Fund³. For 2024, in Part 72 – Agricultural Social Insurance Fund, PLN 1,771,165 thousand was earmarked as a targeted subsidy to cover farmers' health insurance contributions, constituting 7.3% of the total subsidy to the Pension Fund.

Prospects for changes in payments for health care benefits borne by the agricultural sector

Currently, the health insurance contribution rates for farmers, their household members and assistants, according to the Ministry of Health, do not reflect the actual financial situation of agricultural holdings. The new proposal envisages the abolition of the health insurance contribution paid via KRUS. It would be replaced by a health tax, the amount of which would be proportional to the income generated by farmers. In practice, this would mean that a farmer whose holding generates a profit would pay

3. The Pension Fund is a State special purpose fund without legal personality.

the relevant amount of health tax, while in the absence of income – the farmer would not bear any cost. The Ministry of Health believes that such a solution would ensure greater flexibility and fairness of the system, as the tax would depend on actual earnings rather than fixed rates. Thus, instead of paying a health insurance contribution, the farmer would pay a health tax proportional to his income. The proposed reform of contributions provides for:

- the abolition of the current, low health insurance contributions for persons insured in KRUS;
- introduction of a health tax dependent on the actual income of farmers;
- exemption from payment in the absence of income;
- reducing abuse by monitoring farmers' income by the State.

Although this reform is controversial, it has not been entirely ruled out. Discussions are still ongoing regarding changes to payments for health care benefits by the agricultural sector. These changes are intended not only to adapt the system to the economic reality of farmers, but also to improve the financial standing of the health care system. One may ask whether the introduction of a health tax would allow the State to better monitor the actual income of farmers, thus limiting abuses associated with the current system, and whether the wealthiest agricultural producers should pay a health insurance contribution equivalent to that paid by entrepreneurs, thus addressing social equality.

There is no doubt that one can agree with the Ministry of Health's proposal regarding the necessity of changes in this area. In the very subjective opinion of the authors of the article, this results from the disproportion in contribution amounts for agricultural activity conducted in special sections of agricultural production and in agricultural holdings of similar profitability, especially those of large area. The reason is also the lack of a minimum contribution amount for farmers operating on land, as well as the absence of a defined upper limit on the contribution amount, which is relevant for owners of very large agricultural holdings. Above all, however, this is because subsidising a contribution that is already symbolic (up to PLN 6 per person per month) for the majority of individuals covered by KRUS health insurance due to their professional activity – and consequently for their family members covered under the same insurance – can be considered socially unjust.

Summary

One must acknowledge the validity of the Ministry of Health's proposal that changes in this area are necessary. In the very subjective opinion of the authors of the article, this results from the disproportion in contribution amounts for agricultural activity conducted in special sections of agricultural production and in agricultural holdings of similar profitability, especially those of large area. The reason is also the lack of a minimum contribution amount for farmers operating on land, as well as the absence of a defined upper limit on the contribution amount, which is relevant for owners of very large agricultural holdings. Above all, however, this is because subsidising a contribution that is already symbolic (up to PLN 6 per person per month) for the majority of individuals covered by KRUS health insurance due to their professional activity – and consequently for their family members covered under the same insurance – can be considered socially unjust.

Therefore, based on the facts presented, there is an evident urgent need for State intervention in the health insurance system concerning the level of contributions paid by farmers.

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Zarządzenie nr 33 Prezesa Kasy Rolniczego Ubezpieczenia Społecznego z 20 grudnia 2024 r. w sprawie zasad rachunkowości.

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