



Croatia (Member of the EU)

Population: 3.9 million

Public Health Coverage:

All legal residents in Croatia are covered by the public health insurance system for core medical services. Of the about 3.080 practicing dentists in Croatia, almost 70% are provider under the public insurance scheme, so that insured people can use their services with (at least partial) coverage.¹ It doesn't mean *all* treatments are reimbursed. With the National Plan to Phase Out dental Amalgam it was decided that by 24 February 2020, **Glass Ionomer Cements with an indication for permanent fillings (glass-hybrid) and Composites** have become the fully reimbursed standard material for children **up to the age of 18** as well as pregnant and nursing women..²

Before the ban on dental amalgam:

Standard filling materials in dental health care in compulsory health insurance are:

- amalgam filling in the premolar and molar area reimbursed with **18€ to 33€** ³
- composite fillings in the 3-3 intercanine sector reimbursed with **26€ to 40€** ³
- composite, phosphate-cement or glass-ionomer-cement fillings for children up to 18 years old and pregnant and breastfeeding women. ⁴

After the ban on dental amalgam:

The Croatian Health Insurance Fund (**HZZO**) shifted to procedural reimbursements, where the Standard filling materials are:

- composites in the intercanine sector (from canine to canine), and for insured persons up to 18 years of age, pregnant and breastfeeding women - on all teeth (**12 € to 21€ / + 57 % compared to amalgam**)
- phosphate cements and glass ionomer cements for all age groups on all teeth, except on the occlusal surfaces of permanent premolars and molars; hybrid glass ionomer cements for all age groups on the occlusal surfaces of permanent premolars and molars (**10 € to 17€ / + 30 % compared to amalgam**)
- dental amalgam for insured persons of all age groups in case of medical needs (**7 € to 14€**) ⁵⁶

Private Dentistry:

The estimated cost for a Multi-layered Composite filling in private dentistry may range between **50 € and 130 €** depending on the dentist and the size and complexity of the filling.

¹ https://hzzo.hr/en/national-contact-point-ncp/healthcare-facilities-and-physicians?utm_source=chatgpt.com

² <https://zdravstvo.gov.hr/programi-i-projekti/nacionalni-programi-projekti-i-strategije/ostali-programi/nacionalni-plan-mjera-ukidanja-upotrebe-dentalnog-amalgama/5284>

³ https://narodne-novine.nn.hr/clanci/sluzbeni/full/2025_01_16_153.html

⁴ https://narodne-novine.nn.hr/clanci/sluzbeni/2020_02_22_555.html

⁵ Regulations on Amendments and Supplements to the Regulations on Dental Health Care under Mandatory Health Insurance <https://narodne-novine.nn.hr/eli/sluzbeni/2026/68/824/pdf>

⁶ DTP postupci u PZZ - verzija 16.06.2026., primjena od 01.07.2026 <https://hzzo.hr/en/node/7960>