

Annual ZUS correction

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□ Introduction

Since 2022, entrepreneurs settling accounts using the tax scale, linear tax, or lump sum are required to carry out an **annual settlement of health insurance contributions**. This adjustment is made in the **ZUS DRA declaration submitted for April of the following year**, which is due by May 20.

□ 1. Who is affected by the annual adjustment of health insurance contributions?

□ The obligation applies to entrepreneurs who:

- settle taxes according to the **tax scale, linear tax, or lump sum on recorded revenue**,
- paid health contributions based on revenue/income during the year,
- have a registered business in CEIDG.

□ This does not apply to those who pay contributions solely under the Agricultural Social Insurance Fund (KRUS) or those employed under a labor contract.

□ 2. Legal basis

- **Act of August 27, 2004, on healthcare benefits financed from public funds**,
- **Act on the Social Insurance System**,
- Regulation of the Ministry of Health and the Ministry of Finance on the minimum health contribution.

□ 3. Deadline for submission and scope of adjustment

□ By when?

- **By May 20** of the following year (or **May 15** if contributions are paid solely for oneself).

□ What needs to be submitted?

- **ZUS DRA declaration part II** (annual settlement block),
- Correction of health contributions in relation to income/revenue for the entire year,
- **Pay any shortfall** or indicate an excess payment for a refund/transfer.

□ 4. How to calculate the annual health contribution?

It depends on the form of taxation:

□ Tax scale:

- 9% of annual income,
- the contribution **cannot be lower than the minimum annual** (i.e., the sum of minimum contributions for each month).

□ Linear tax:

- 4.9% of income,
- there is also a minimum annual base requirement.

□ Lump sum:

- according to revenue thresholds (e.g., up to 60,000, up to 300,000, above 300,000),
- established annual amounts for comparison.

□ 5. Adjustment in practice - what can happen?

Too little paid - The difference must be paid by May 20

Too much paid - A **request for a refund** of the excess payment can be submitted (form RZS-R) or credited towards future contributions

No adjustment made on time - ZUS may charge interest for delay and request a correction

□ Note: In the case of excess payment, it will not be automatically refunded a **separate application must be submitted** via PUE ZUS.

□ 6. How to submit a correction (if you do not have an accountant)?

□ Through PUE ZUS:

1. Go to the "Settlement Documents" tab,
2. Select "Create DRA with annual settlement",
3. Fill out part II of the DRA declaration (Annual settlement of health contributions),
4. Approve, sign, and send.

□ If a DRA for April has already been submitted, **correction of that declaration** must be submitted.

□ 7. Example of settlement (lump sum)

An entrepreneur paid health insurance contributions according to the 1st lump sum threshold (up to 60,000 PLN annually), but reported revenue of 78,000 PLN in PIT-28:

- The annual contribution should be calculated as for the II threshold.
- In the DRA for April, it is necessary to:

- indicate the difference in contributions to be paid,

- pay the shortfall by May 20,
- correct the contribution amount in part II of the declaration.

Summary

Annual settlement deadline - By May 20

Where to record the adjustment - ZUS DRA part II (for April)

What if there is an excess payment - Submit a request for a refund or credit it to the account

What if there is a shortfall - Pay the difference before the deadline

What if no actions are taken - Interest and summons from ZUS may apply