

Health Insurance in the EU

Introduction

Whenever we travel abroad, we naturally hope that there will not be any health problems. However, on the principle that it's better to be safe than sorry, it is common sense, not to say essential, always to take out adequate health insurance. Apart from that, and of particular interest to members of the ETC when traveling to any of our twin cities in France, Germany and Italy, is the fact that within the European Union, all persons ordinarily resident in the UK and entitled to treatment under the National Health Service, are also entitled to receive reciprocal treatment throughout the EU (and also Switzerland, Norway and Iceland). In order to receive this treatment, you have to be in possession of a UK issued EHIC (**European Health Insurance Card**). This has replaced the old E111 since January 2006. It is important however to define the word reciprocal. It does not mean that UK travelers are entitled to exactly the same treatment abroad as under our own NHS. What it does mean is that they would be entitled to treatment on **the same terms** as nationals of those countries, which quite often involves paying a set fee for treatment or medicines, and subsequently claiming at least a proportion of the expenses back. In only some cases is treatment or medicine free in other EU countries.

You can apply for the EHIC either by phoning 0845 606 2030, or online at www.dh.gov. (You can also get a lot of information by simply going to the EHIC website). Once issued the EHIC is **valid for five years only**. The abovementioned site will also provide a document entitled *Health Advice for Travelers* issued by the NHS. This should also be available from most Post Offices. The EHIC site has many useful links, including country by country guidance. Here is some basic information relating to France, Germany and Italy.

France

For doctors and dentists you pay directly and get a duly completed treatment form (feuille de soins) and prescriptions (for which a separate treatment form is needed) as necessary. You can claim up to 70% **once back in the UK** with the treatment form. In the case of hospital treatment you should present your EHIC to ensure that you only pay the "patient contribution", which amounts to 20% of costs. In and Out-patients also have a small flat rate daily charge. Reimbursements have to be claimed from the local CPAM (Caisse Primaire d'Assurance Maladie). The hospital charges are generally non-refundable in France but it may be possible to reclaim them when back in the UK.

The emergency number in France is 15, or alternatively 112.

Germany

Doctors and dentists who treat patients under the state scheme charge a fixed fee of €10. Contracted hospitals have a fixed charge of up to €10 per day. These charges are non-refundable in Germany but it may be possible to seek reimbursement back in the UK. For prescriptions you will be charged €5-10 under the same terms as other health charges. In order to benefit from the German health scheme you would need to fill in a form (no. 81 on production of your EHIC) and designate a health insurance fund from the following:

- Allgemeine Ortskrankenkassen (AOK)
- Betriebskrankenkassen (BKK)
- Innungskrankenkassen (IKK)
- Knappschaft
- Landwirtschaftliche Krankenkassen

The emergency number in Germany is 112.