

Patients' rights in cross-border healthcare

Under EU law, EU citizens have the fundamental right to access healthcare in any EU Member State and to be reimbursed for care abroad by their home country.

You can seek and obtain healthcare services and treatments you choose to take outside your country in another EU Member State and get reimbursement from your home country for these. This means that you can access the same healthcare services and treatments that are available to citizens of the country you are visiting, and you will be reimbursed by your home country for its cost accordingly to the cost of these services in your own country of residence. If you feel that your rights have been violated, you can seek recourse through the national courts of the EU member state in which you received treatment.



The European Health Insurance Card (EHIC) and Forms S1 and S2 ensure that necessary healthcare is provided under the same conditions and at the same cost as people insured in that country.

Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems



The EU Directive on patients' rights in cross-border healthcare sets out the conditions under which a patient may travel to another EU country to receive medical care and reimbursement.

Directive 2011/24/EU of the European Parliament and of the Council of 9 March 2011 on the application of patients' rights in cross-border healthcare

Planned Treatments

VS

Emergencies



For planned treatment, you can seek necessary healthcare services in another EU Member State and get reimbursement from your home country for the cost of treatment upon your return and to the level of and not higher to the cost of such treatment in your country of residence. The treatment must be covered by your home country's health insurance system.

The patient is responsible for the cost of translation, travel and accommodation related to the treatment, as these expenses are not covered by the directive on cross-border healthcare.



For treatments and services that are not available in your country, you are entitled to a planned treatment abroad without paying upfront the medical costs. To do so, you must obtain prior authorization (**S2 form**) from your national health insurance system before seeking treatment in another EU Member State.

EU Thalassaemia patients have the right to obtain prescribed medication in another EU member state if they have been issued a prescription in their home country. Specific conditions apply^{vii}.



In the case of a medical emergency, seek immediate medical assistance. You have the right to access emergency healthcare services in any EU Member State, regardless of your nationality or insurance status. If possible, carry your European Health Insurance Card (EHIC) with you at all times. This card can help you to access necessary medical treatment and care without having to pay upfront costs.

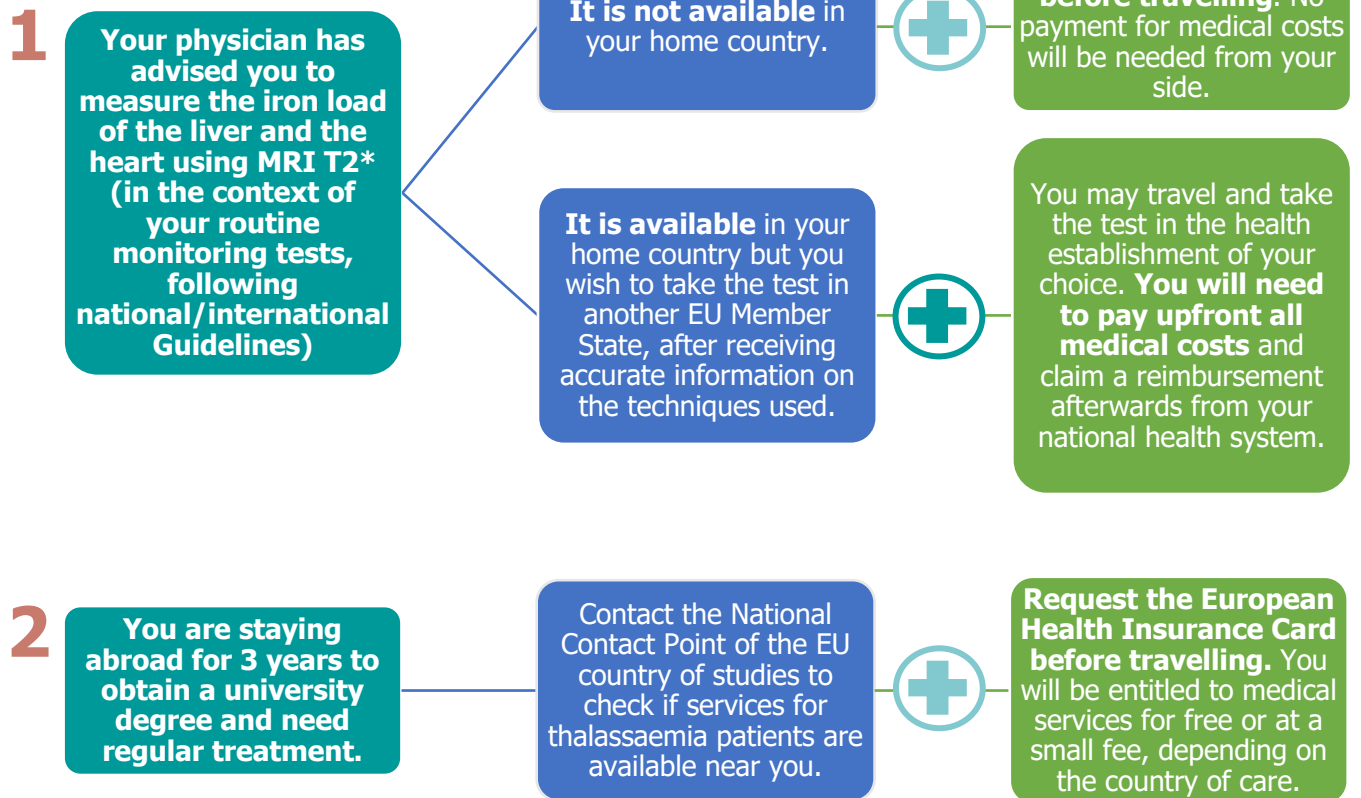
Therefore, it is important to note that the EHIC is not a substitute for travel insurance, and it may not cover all medical costs. If you do not have an EHIC or if it is not valid, you may still be able to access necessary medical treatment and care by contacting your National Contact Point and requesting a Provisional Replacement Certificate or by showing your identity or any valid document proving that you are a permanent citizen of an EU country, covered by the national health system.

If you study or you are for long stay in an EU country which is not where you normally reside, special arrangements will have to be made in advance with the national health authorities or with your study institution to arrange for you the hospital where you will receive the blood transfusion therapy and who will be responsible for your care and whom you will contact when you are facing a medical problem.

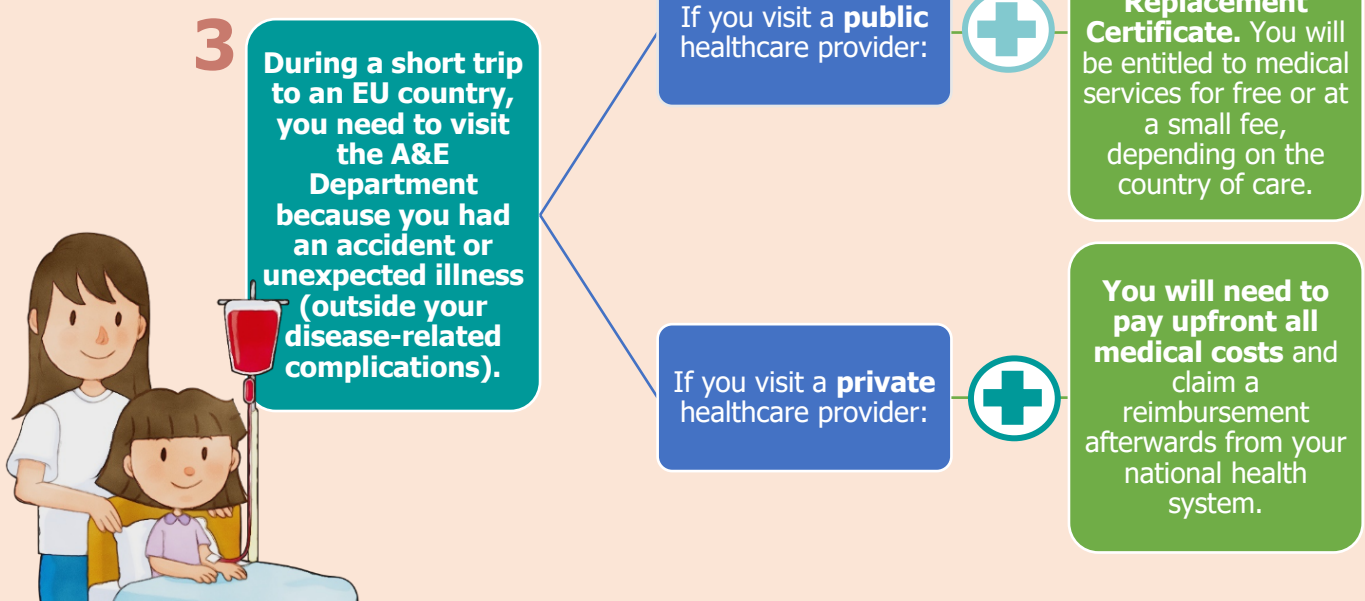
Considerations for thalassaemia patients

Examples

Planned Treatments



Emergencies

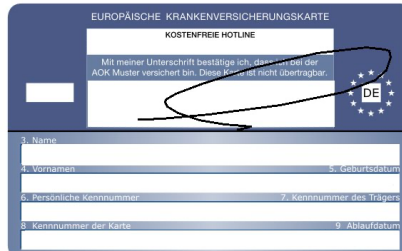


Considerations for thalassaemia patients

A step-by-step guide

A. If you visit an EU or EEA country¹

Before your trip for holiday or business... (and are in need of an emergency visit to a healthcare provider)	During your trip	After your trip
<ol style="list-style-type: none"> 1. Contact your national health authority for the issuance of a European Health Insurance Card (EHIC)ⁱ; 2. Have your medical records translated into English or into the language of the Country of Careⁱⁱ. 	<ol style="list-style-type: none"> 1. <u>Public healthcare provider:</u> <ul style="list-style-type: none"> – Present your EHIC to enjoy the same benefits as people covered/insured at the Country of Care. Services in most countries are provided free of charge or for a small fee. – If an EHIC is not available (e.g. lost or stolen), contact the National Contact Point of your Home Country for the issuance of a Provisional Replacement Certificateⁱⁱⁱ; – Request copies of your medical records (e.g. test results, reports, patient discharge notes, etc.). 2. <u>Private healthcare provider:</u> <ul style="list-style-type: none"> – You need to pay upfront for the provision of healthcare services and collect all prescriptions and receipts; – Request copies of your medical records (e.g. test results, reports, patient discharge notes, etc.). 	<p><i>If you have visited a Private healthcare provider (2):</i></p> <ol style="list-style-type: none"> 1. You need to inform accordingly and present all receipts and medical records to the National Contact Point of your Home Country and follow the national guidelines for the reimbursement of costs, which is usually based on home tariffs (i.e. up to the amount the treatment would have cost in your health or insurance provider at home).
for studies...		
<p>(and are in need of regular or an emergency visit(s) to a healthcare provider)</p> <ol style="list-style-type: none"> 3. Follow Steps 1 & 2 above; 4. Contact the National Contact Point of your Country of Care to check if services for thalassaemia care are available in your city of studies. 	<ol style="list-style-type: none"> 3. Follow Step 1 above to avoid hassle and excessive out-of-pocket expenses. 	<ol style="list-style-type: none"> 2. Follow Step 1 above, if applicable.



¹ **European Union (EU) countries:** Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden

European Economic Area (EEA) countries: EU + Iceland, Liechtenstein and Norway

Single Market countries: EU/EEA countries + Switzerland

for optional diagnosis or treatment...

- | | | |
|--|---|---------------------------------|
| 3. Follow Step 2 above; | 4. You need to pay upfront for the provision of healthcare services and collect all prescriptions and receipts . | 3. Follow Step 1, above. |
| 4. Contact the National Contact Point of your Home Country ^{iv} to get informed about the services of healthcare providers in EU/EEA countries; | | |
| 5. Book an appointment at the healthcare provider of your preference in the Country of Care. | | |

for mandatory diagnosis or treatment...

- | | | |
|--|---------------------------|---------------------------|
| 5. Follow Step 2 above; | No further action needed. | No further action needed. |
| 6. Contact your national health authority to obtain a pre-authorisation (S2 form) ^v for services that are not available in your Home Country. | | |

B. If you intend to work in another EU/EEA country

1. Inform your National Health System / Health Insurance Provider accordingly for the transfer of benefits to your Country of Care (S1 Form^{vi}).
2. This means that you will no longer be a beneficiary of the National Health System of your Home Country.

C. If you intend to visit or work in the United Kingdom

Medical Emergency: If you are a visitor from an EU country and you fall ill or have a medical emergency during your temporary stay in the UK, you can use your **EHIC** or a **PRC**. If you do not have an EHIC and cannot obtain a PRC, you may have to pay for treatment.

Planned Treatment: Planned treatment is not covered by the EHIC. You will need to arrange an **S2 form** from the relevant organisation in your home country before you travel to the UK. If you do not have valid documentation, you will be charged for treatment.

NB: The EU Directive route ceased to apply in the UK on 31 December 2020, following Brexit. It is not thus possible to claim a reimbursement in your home country for treatment provided in the UK.

The availability and cost of healthcare services and treatments may vary by country, so it is recommended to consult with your healthcare provider and your home country's national contact point for cross-border healthcare to understand the specific regulations and services that apply to your situation.



ⁱ **European Health Insurance Card (EHIC):** A free card that gives you access to necessary, state-provided healthcare during a temporary stay in any of the 27 EU countries, Iceland, Liechtenstein, Norway and Switzerland or the United Kingdom under the same conditions and at the same cost (free in some countries) as people insured in that country.

ⁱⁱ **Country of Care:** The country that provides healthcare services to patients.

ⁱⁱⁱ **Provisional Replacement Certificate (PRC):** The provisional replacement certificate is a document that is equivalent to the European Health Insurance Card. It acts as a replacement if the European Health Insurance Cardholder has lost or forgotten his Card, or if the sickness insurance institution is unable to issue the applicant with a European Health Insurance Card prior to his departure. It has the same value as the European Health Insurance Card.

^{iv} **Home Country:** The country of origin of patients.

^v **S2 form:** Authorisation to obtain planned health treatment in another EU or EEA country. You should be treated the same as a resident of that country - you may have to pay a percentage of the costs up front.

^{vi} **S1 form:** Certificate of entitlement to healthcare if you do not live in the country where you are insured. Useful for posted workers, cross-border workers, pensioners and civil servants and their dependants.

^{vii} **Prescriptions:** The prescription must be valid and recognized in the country where the patient is seeking to obtain the medication. This means that the medication must be authorized for sale in that country, and the prescription must be written in a language that can be understood by the pharmacist. The patient may need to pay for the medication upfront and seek reimbursement from their national health insurance system later. The reimbursement amount may be limited to the cost of the same medication that would be available in the patient's home country. Some medications may be subject to specific regulations or restrictions in different EU member states, which could affect their availability.



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