

**INFORMATION ABOUT TRAVEL INSURANCE  
AND HEALTHCARE ABROAD FOR  
PROSTATE CANCER PATIENTS**

**A brief guide to travel insurance after a prostate cancer  
diagnosis, the European Health Insurance Card and  
planning medical treatment in another EEA country**

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## INTRODUCTION

I was diagnosed with locally advanced prostate cancer in September 2000 after a random PSA test when I did not have any symptoms. The diagnosis was completely unexpected at a time when I knew very little about prostate cancer; but my ignorance did not last long. Nine months later, after my hormone treatment and radiotherapy, my wife and I booked a holiday - that was the easy bit. Arranging travel insurance for the holiday took a little longer but we managed to arrange travel insurance at normal rates without restrictions which covered all prostate cancer related problems.

My working background was in domestic and international social security, which included European healthcare. This made it relatively easy for me to research my diagnosis and since then the other topics in this information note. The principles of the topics which follow are relatively simple but you need to follow the rules to avoid what could be expensive problems.

Part 1 is about arranging travel insurance after treatment for prostate cancer which can be time consuming and expensive unless you can find an insurance company which understands the disease and will offer you a policy on reasonable terms. This is because you have a pre-existing medical condition - prostate cancer - so you do not have the profile of a good risk for some companies.

Part 2 is about the European Health Insurance Card (EHIC). The EHIC confirms the right to state healthcare for medical treatment which is necessary when visiting another EEA country. The principle is simple but things can sometimes go wrong when you try to use the EHIC.

Part 3 is about planning medical treatment in another EEA country; this is referred to as “cross border healthcare”. This may be of limited interest to most people but for anyone who cannot receive treatment in the UK which is considered best for you, using the Free Choice of Referral Programme if necessary, then going to another EEA country for treatment may be an option. This is not without problems because the rules for cross border healthcare are not straightforward.

Part 4 gives a brief summary of healthcare outside the EEA.

**There is a financial cost involved with the situations covered in this guide. For travel insurance I do not recommend, suggest or imply travel insurance “best buys”. The aim is to give you sufficient information to do your research and ask questions so that you can decide which is the best policy for you. The information is not intended to replace advice from an insurance broker or any other professional adviser concerned with travel insurance. Similarly, you need to be guided by the information provided by the Department of Health about the European Health Insurance Card and cross border healthcare on their website at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) . In addition if you are considering arranging medical treatment in another EEA country you need to speak first to your health commissioner ie. your Primary Care Trust.**

Much of the information in this note is basic but I hope it is useful.

Alan Taylor

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*Other topics are how an insurance company decides a request for a travel insurance policy, what information will be requested and how a policy may be offered on restricted terms and how to arrange travel insurance cover when travelling with family or a friend.*

*Contact points for charities and some insurance companies are provided so a man can obtain information and compare quotes. The note does not recommend “best buy” policies.*

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*This part explains how to apply for a European Health Insurance Card. Information about how to access state healthcare in another EEA country and obtain a refund of costs when in the other country is provided. There are tips on what to do to give yourself the best chance of using the state healthcare system and so avoid private medical treatment costs. Comments on a few situations in certain countries are included. The role of the Department for Work and Pensions in dealing with refund claims on return to the UK is explained.*

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## **PART 1 ARRANGING TRAVEL INSURANCE**

### **Taking a holiday after having treatment for cancer or receiving a cancer diagnosis**

After completing your treatment for prostate cancer you may think about making plans for a holiday abroad. If your Consultant is satisfied with the outcome of your treatment and confirms that it is medically safe for you to travel abroad there is no reason why you should not go ahead with your holiday. However, because you have been treated for prostate cancer you now have what travel insurers call a **pre-existing medical condition**. Men who have a prostate cancer diagnosis but have their condition monitored without receiving any treatment, this is called active surveillance, or watchful waiting which is slightly different, also have a pre-existing condition. Your diagnosis could affect an application for travel insurance and it should be declared to the insurance company or broker which you contact

Although this information is aimed at prostate cancer patients the principles apply to any type of cancer or medical condition.

Arranging travel insurance after receiving treatment for prostate cancer or any other cancer or serious medical condition is not always straightforward. This can be a frustrating experience unless you have an idea how travel insurers assess the risk for travel policies. This information should help you to avoid the pitfalls when arranging your travel insurance. One point, check that any policy offered covers the country or countries you intend to visit.

Travel insurance and a medical condition are not a good combination but the situation may be more difficult if you are in your 70s or older. Many insurance companies are not really interested in providing a travel policy to someone who has received treatment for cancer even though the cancer may be said to be cured, in remission or will be kept under control for a number of years. As treatment techniques develop many men with prostate cancer will be at no greater risk of making a claim on a policy than they would have been if they had not been diagnosed with prostate cancer. Unfortunately not all insurance companies accept or understand that this is the case and if they are prepared to offer you a travel insurance policy it may be very expensive or it may not cover your pre existing medical condition.

### **Why can it be difficult to arrange a travel insurance policy?**

The basis on which a travel insurance policy is issued, the cover provided and the cost of the policy depends on how the company assesses the risk of you making a claim because of your pre-existing medical condition. Since 5 December 2005 anyone who is diagnosed with cancer, or one of a few other specified illnesses, is treated from the date of their diagnosis as being disabled under the Disability Discrimination Act 2005 (DDA). The DDA sets out the rules to make sure that you are not treated unfairly because of your disability. This disabled status protects you from discrimination by companies which provide goods, services, facilities or have premises which you need to use. This means that companies cannot use your disability as a reason to treat you less favourably than other customers who are not disabled. However, the law allows insurance companies to charge higher premiums or include special provisions, such as excluding cover for a specific condition, where they can show that the risk of a claim from a disabled person with a pre-existing medical condition is greater than the risk from someone who is not disabled.

A higher premium for a policy to cover a person with a pre-existing condition, whether or not the person is treated as disabled under the DDA, must be justified. This means that a decision to charge a higher premium or exclude a medical condition, must be taken using information which is relevant to the risk and the information, either from the applicant or in the form of a medical report, can be relied on. This means that a decision to offer a policy on terms less favourable than otherwise would be the case must take account all of the information available and all other relevant factors.

The Equality Act 2010 updates the rights of disabled people in certain circumstances. Some of the provisions come into force on 1 October 2010. I cannot find anything in the Act which will affect the

right of insurance companies to offer travel insurance policies on terms which take account of the risk from a claim due to a pre-existing medical condition.

### **Do I need travel insurance?**

If you go abroad you should take out travel insurance. If you are going to another EEA country on holiday or for a visit you can apply for a European Health Insurance Card (EHIC) but this is not a substitute for travel insurance and there are a number of reasons for this. The EHIC covers any medical treatment which becomes necessary due to illness or an accident during your visit. The EHIC also covers treatment for a pre-existing medical condition which becomes necessary during your stay provided you did not go to the other country specifically to receive medical treatment.

In some countries the treatment may be limited or different to what you may expect in the UK and you may have to pay part of the cost. The EHIC does not cover cancellation charges, lost property, ambulances in some countries, unexpected accommodation costs if you have to overstay your holiday or repatriation for yourself and your family.

Travel insurance is advisable even if you are in good health and you have not received a cancer diagnosis or cancer treatment. If you go abroad without travel insurance you could risk exposing yourself to massive and crippling medical bills and other costs, for example, repatriation costs by air ambulance, if you fall sick abroad. Clearly the costs involved will depend on your medical condition and the country in which you take your holiday.

### **If I have a European Health Insurance Card why do I still need travel insurance?**

Travelling or holidaying abroad comes with risks and one of them is being ill when you are away. This is especially so if you visit a country where you do not speak the language and have to deal with a healthcare system which is very different to the NHS. The reality is that healthcare is a business and if you don't follow the rules and get it right you pay the price. Many people try to do everything right - they have an EHIC for each family member have a EHIC and try to follow the rules - but still end up paying for private treatment with a doctor or at a private clinic or hospital.

Many people get their EHIC and push it in their bag where it remains until they need medical treatment. Best advice is to know what you must do beforehand and keep the EHICs for all members of you family with you at all times. This is especially important if you have children in your group.

If you become ill in your hotel you have some support, at least in theory, because the hotel reception staff, or your holiday rep, will call a doctor for you. Show your EHIC to the reception staff and make it clear that you want a state healthcare doctor. However, although you may insist on seeing a state healthcare doctor they may call a private doctor who is not interested in your EHIC.

If you become ill or have an accident away from your hotel, or you are in self catering accommodation, you may need to know quickly how to obtain medical treatment. Your first thought may be to see a doctor or go to hospital for treatment and then sort out the detail of payment. A quick decision may be needed but if you don't get this right and you are treated privately by a doctor or in a private hospital instead of by a doctor or hospital which are part of the state health service you will have to pay the costs which will not be covered by your EHIC.

Since 1973 thousands of people have paid for private medical treatment when on holiday in an EEA country which cannot be recovered under the EU rules. Many have received private treatment for which they had to pay because they didn't have an EHIC or if they had an EHIC they didn't follow the rules and received private treatment. Others who had an EHIC will have done their best to receive state healthcare but were misdirected one way or another into private treatment - there is not much they can do about this. For these reasons the Department of Health and travel advisers recommend that you have private insurance to cover your trip.

### **If I have travel insurance must I have an EHIC?**

It is advisable to have an EHIC if you are going to an EEA country. Information about the EHIC is given in Part 2. Some insurance companies may require you to have an EHIC as a condition of your policy when you go abroad. If you should make a claim for medical costs under your travel policy the insurance company then has the option to reclaim the cost, or part of the cost, of your medical treatment from the Department for Work and Pensions on behalf of the Department of Health.

If you do not have an EHIC when you claim some companies may cancel your policy. Some companies may waive the excess amount if you have used your EHIC. Check this with your travel insurance company or in the terms and conditions for your policy when you arrange your travel policy.

### **I already have a travel insurance policy so will I have to contact my insurance company if I am diagnosed with prostate cancer?**

If you have an annual travel insurance policy or you have already arranged a single trip policy when you are diagnosed with prostate cancer you should contact your insurance company and tell them about your diagnosis. You should do this whether or not you will receive treatment or if you will not be starting your treatment for some time.

The point is that you have a prostate cancer diagnosis which may or may not affect your travel insurance policy. You will find something in the Terms and Conditions of your policy about telling your insurance company about any relevant changes in your circumstances. Generally, if you have a single trip policy you will be asked to tell your insurance company about any change relevant to your policy which happens between the date on which you arrange the policy and your date of travel. If you have an annual policy you will find that you should tell your insurance company about any relevant change of circumstances during the term of the policy. Your insurance company may then wish to change the terms of the policy.

If you do not tell the insurance company about your diagnosis and you make a claim on your policy before or during your holiday for something unconnected with your prostate cancer, and it comes out that you did not declare your prostate cancer before going abroad, as already explained, the company is likely to cancel your policy and not pay out on your claim.

### **How will the insurance company decide my application for travel insurance?**

Different insurance companies and brokers may assess your risk to them in different ways. Very much depends on the company's attitude to a cancer diagnosis and the possible related risks after treatment. Some companies use staff without any medical experience to screen insurance applications and they work through a standard script. They may decline your application or exclude your condition from any policy they offer to you without asking relevant details of your present circumstances. There is more about this later. Other companies may use their own trained or medically qualified staff to screen your application. Ideally, your individual circumstances, including your present condition, the treatment you have received or may receive and the prognosis should be taken into account.

Some companies may refer you to a specialist medical assessment company (a health screening company) which will be more familiar with the risks related to your condition which may arise during a holiday following a cancer diagnosis or treatment. They may accept your condition as not having a significant risk whereas a non-specialist company may be reluctant to provide cover for your condition.

### **What will I be asked when I apply for a travel insurance policy?**

When you contact a company to arrange travel insurance you will be asked whether you have received advice on any medical condition and then, generally, whether you have received or are receiving treatment. If you have been diagnosed with prostate cancer tell the insurance company or

broker about your diagnosis and treatment. If you have not received any treatment following your diagnosis but you are being actively monitored, this could be active surveillance or watchful waiting tell the insurance company about this. You may then be asked to provide further information about your condition and treatment so the company can decide whether or not to offer you a travel insurance policy and if so how your medical condition will affect what is covered and the cost of the policy.

You could be asked to provide a statement from your GP or hospital consultant to confirm that you are fit to travel and that there is no other reason why you should not travel abroad.

### **What information will I need to hand when I ask about travel insurance?**

When you contact a company for a travel insurance policy you should have a note of your diagnosis and details of your treatment; for example:

- the diagnosis: this must be in the precise terms used by your consultant to describe your condition;
- the date on which you were diagnosed;
- details of all treatment received, and the dates, for example, surgery, radiotherapy, hormone manipulation therapy, chemotherapy etc.
- details of any medication you are taking;
- whether or not any further treatment is planned, and if so what the treatment will be and when you will receive it;
- the date on which you last saw your Consultant and whether you have a review appointment.

**If you do not tell the insurer that you have been diagnosed with prostate cancer whether or not you have received treatment, and you later make a claim for the cost of medical treatment related to your prostate cancer during your holiday the insurer may cancel your policy.**

**If you make a claim for the cost of medical treatment for a condition not related to your pre-existing condition and it is discovered that you did not tell the insurance company about your prostate cancer the insurer may cancel your policy.**

**If the insurance company cancels your policy you will have to meet the cost of any medical treatment you have received and any other related costs such as getting back to the UK.**

### **Could my insurance cover be limited?**

After considering your circumstances the insurer may:

- offer insurance cover on normal terms to include your pre-existing condition; or
- offer insurance cover but with an additional premium, which may be expensive or have a higher excess amount because of your condition; or
- offer insurance cover but exclude your medical condition from the policy cover, along with any condition caused by any side effects from your condition or the treatment; or
- refuse to issue a travel insurance policy.

When you receive the offer of a travel policy make sure you understand the cover which is being offered to you and how much you will have to pay if you make a claim. This is called the “excess amount” and it is the fixed amount you will pay if you make a claim.

If you are going to an EEA country and you are offered a policy which excludes cover for your pre-existing condition or the extra premium to cover your condition is too much and you decline the offer, then for your condition which is not insured:

- you can use your EHIC for state health service treatment. But you must know how to use your EHIC and understand that it can sometimes be difficult to access the state healthcare system in the country you are visiting.
- if you do not receive state medical treatment for whatever reason and you receive private treatment you will have to pay for it, unless you are covered by one of the few exceptions in which private treatment costs, or part of the costs, may be covered from the state healthcare authorities in the other country, as explained in Part 2.

### **Is it important to know who is liable to pay the cost of any claim on my travel policy?**

Although you may have arranged a travel policy with a company or broker do you know who is ultimately responsible for the costs of any claim you may make? For example, if you take out a travel policy with an insurance broker he will generally act for an insurance company which in turn may arrange for another financial company to underwrite the cost of the policy. Alternatively, the broker may be the middleman for the underwriter. If you use the internet to arrange travel insurance you should find out who is responsible for the liability under your travel policy.

It is possible although very rare that when you come to make a claim the policy may be invalid if the company which underwrites the policy is no longer in business. If this happens whether or not you will be covered for the costs you wish to claim will depend on whether the broker, the insurance company and the underwriter are regulated in the UK by the Financial Services Authority (FSA). If they are all based in the UK you will have the option of contacting the Financial Ombudsman Service to recover your costs. In certain circumstances some offshore companies may be regulated by the FSA and this adds a further complication for you.

Things become more difficult if your insurance company or insurance broker (or both) is based in the UK but the underwriter is a foreign company which is not regulated in the UK. If the underwriter goes out of business you will have to rely on the financial protection under the rules of the country where the underwriter is or was based. There is minimal protection in some countries and none at all in others. The point here is that if you use a broker or you arrange a travel policy through a company on the internet you may wish to ask whether or not all parties involved in your policy are based in the UK and covered by the FSA rules.

You may not be too bothered about who is ultimately responsible for the funding of any claim for medical costs, or any other costs. However, if you are planning an expensive family holiday, especially at this time when the financial health of some companies can collapse overnight, you may wish to ask about this.

### **Is there a “best buy” policy?**

I cannot say which company would offer the most favourable terms for cost or cover. If someone with circumstances or a condition similar to yours can recommend a company which they have used this is often a good starting point. However, one way to increase the chance of being offered a good deal is to ask for a quotation from a few companies which have screening by specialist staff or uses a specialist screening company. In this way you will be treated as an individual and your particular circumstances will be considered when they decide what cover can be offered to you.

There are often details in the travel sections of the press about insurance companies which will cover people who have a pre-existing medical condition. Travel insurance companies can be restructured or taken over so I do not recommend any particular company or broker. However, to start you off it may

be worth contacting the following companies to get an idea of what is on offer for you:

- **Medici Travel Insurance**  
Tel 0845 8800168  
[www.medicitravel.com](http://www.medicitravel.com)
- **Insure Blue**  
Tel: 0800 022 3213  
<http://www.insureblue.co.uk>
- **Easy Travel Insurance**  
Tel: 0845 222 4205  
[www.itssoeasytravelinsurance.com](http://www.itssoeasytravelinsurance.com)
- **Medi Travelcover**  
Tel:01252 782392  
[www.insurecancer.com](http://www.insurecancer.com)
- **Free Spirit**  
Tel: 0845 230 5000  
[www.free-spirit.com](http://www.free-spirit.com)
- **All Clear**  
Tel; 0845 250 5200  
[www.allcleartravel.co.uk](http://www.allcleartravel.co.uk)
- **Freedom Travel Insurance**  
Tel; 01223 446914  
[www.freedominsure.co.uk](http://www.freedominsure.co.uk)

Another option is to look at the websites of cancer charities and see what they have to say about travel insurance. A phone call to the Helpline of one or more charities could also be helpful for you. Contacts for the main charities are shown below:

**The Prostate Cancer Charity**

Tel. 0800 074 8383

[www.prostate-cancer.org.uk](http://www.prostate-cancer.org.uk) On the Home page, click on “information” then “travel insurance”.

**Macmillan Cancer Support**

Tel: 020 7840 7840

[www.macmillan.org.uk](http://www.macmillan.org.uk) On the Home page enter “travel insurance” in the search facility.

**Travelling with your family or friends**

One aspect of travel insurance which is often overlooked is whether or not the travel insurance arranged by a group going on holiday together would cover the cost of cancelling the holiday if the person with the pre existing medical condition had to cancel their holiday because of ill health related to his pre-existing medical condition.

If you are travelling with your wife, partner or a close relative try to arrange all travel insurance with the company you are using, preferably on the same policy. The reason for this is that:

- if your condition unexpectedly worsens before you go and you have to cancel your holiday then the other persons in the group may need to be covered for the cost of the cancelled holiday if they do not go in the circumstances; or
- if your condition unexpectedly worsens when you are away and you have to cut short your holiday, or extend it, those named on the policy may be able to claim for whatever additional costs are incurred and covered by their insurance.

In both situations provided the insurance for the whole group is arranged with your insurance company and on the basis of your declared pre-existing medical condition then the cost of cancelling the holiday **may** be covered by the travel insurance. This generally applies to close relatives but this depends on who the insurance company accepts as being “a close relative”. This point should be clarified with the insurance company when the insurance is being arranged. Similarly it should be confirmed which costs are covered if you need medical treatment for your condition when you are away and have to return home before the end of the holiday or extend your stay.

If you are going on holiday with someone who is not a close relative or who is a friend they may not be covered for cancellation costs if you cannot travel or for any increased costs if you need treatment during your stay even if they have travel insurance with your company. They should check this point.

If some members of your holiday group wish to use a different insurance company to the one you are using it may be worthwhile for them to declare your medical condition and ask if the policy will cover cancellation costs if you cannot go on holiday because of your pre-existing condition. The other individual should be very clear on this point and the extent of the cover, if any, which may be offered.

If a member of your party arranges travel insurance with a different insurance company without telling them about your condition it is very likely that the individual’s insurance will not cover the cost of cancelling their holiday if you have to cancel your holiday due to your pre existing medical condition.

**These situations are not straightforward and different insurance companies may have different rules about who is covered for cancellation costs if you cannot travel because of your pre existing medical condition. It is important that you and all individuals travelling in the group fully understand the terms of the travel insurance which apply to the cost of cancelling the holiday. Everyone should know which costs are covered and which are not before the offer of travel insurance is accepted.**

### **Travelling with children who do not live with you**

One in three family travel policies will only cover children who live with the policyholder. If you are taking your children on holiday but they live with your spouse or partner and not with you then check with your insurance company whether or not the children are covered by your travel insurance. This point should also be checked if you are taking grandchildren or nephews and nieces on holiday with you and they do not live with you.

### **Finally**

**This information should help you when you are seeking quotations for a travel insurance policy. however, very often a personal recommendation from someone with a similar medical condition as yours who has arranged a policy with a company on favourable terms may be the best option for you.**

**As mentioned earlier, the information in this note is to get you started; it is not a substitute for professional advice from travel insurance experts.**

## **PART 2 USING THE EUROPEAN HEALTH INSURANCE CARD FOR MEDICAL TREATMENT WHEN VISITING ANOTHER EEA COUNTRY**

**This outline of the rules for the European Health Insurance Card (EHIC) does not replace the information provided by the Department of Health about medical treatment which becomes necessary when staying in another EEA country or Switzerland.**

**The rules may change over time and you can find up-to-date information on the Department of Health's website at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) which takes you to the website of NHS Choices**

### **General**

The European Union's social security rules provide certain healthcare rights to those who move between EEA countries and Switzerland. These arrangements do not replace the need for a travel insurance for medical treatment and related costs.

### **Travelling to a European Union country - the European Health Insurance Card**

If you are resident in the UK and fall sick or have an accident when on holiday in an EEA country how do you obtain medical treatment? Many of you will know the message that has been put across for years that under the EU social security rules you can receive medical treatment which becomes necessary during a holiday or a temporary stay in another EU country. But are you up to date on how to do this and to claim any refund which may be due to you? If you fall sick don't reach for your old form E111 because this became obsolete in January 2006. What you now need is a European Health Insurance Card. The EHIC serves the same purpose as the old E111 but unlike the E111 each member of your family should have their own card.

### **Rule changes affecting UK state pensioners living in another EEA country and a dependant of a UK citizen who works in the UK but the dependant lives in another EEA country**

Before 1 May 2010 UK state pensioners living in another EEA country were issued with a form E121 to register for healthcare in the country where they lived. The healthcare authorities in the other country would then issue an EHIC to cover healthcare needed when visiting other EEA countries. From 1 May 2010 the form S1 replaced the form E121 to register for healthcare in the other country and from that date the UK became responsible for issuing the EHIC which you will need when you visit a third EEA country. You can only apply for a EHIC in these circumstances by letter.

Similarly, the dependant of a UK citizen who works in the UK where the dependant lives in another EEA country would have registered for healthcare in the country where they live using a form E109. The E109 was replaced by the form S1 from 1 May 2010 and from that date the UK issue the EHIC for the dependant.

### **How do I to apply for a EHIC?**

Information about the EHIC is on the Department of Health's website at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers).

For many years the information pack to apply for an EHIC has been available from any post office. The pack contained booklet T7 "Health advice for travellers". The booklet included information about applying for an EHIC online, by phone or by post. It also provided essential information about the general rules for using the EHIC and an explanation of the healthcare arrangements in the other EEA

countries. Without this information your chances of being treated in the state healthcare system in the other country are reduced and you may have to pay for private medical treatment.

The Department of Health has withdrawn the T7 booklet and changed the arrangements for obtaining the information needed about the other countries and how to use the EHIC. The new information pack, which includes an application form and a single sheet leaflet “Access to healthcare abroad”, is available from post offices which process passport applications. These are generally main post offices and those which operate the “Check and Send” passport service. You can find your nearest office which operates the “Check and Send” service on the Post Office website [www.postoffice.co.uk](http://www.postoffice.co.uk) or by phoning the Post Office on 08457 22 33 44.

You can apply for a EHIC:

- online on the Department of Health’s website;
- by phone on 0845 606 2030;
- by post using the application form which is in the application pack.

Applying online is the quickest way to obtain a card, generally seven days. Applying by phone takes about ten days and by post up to three weeks.

If you are a UK state pensioner living in another EEA country or you live in another EEA country and you are the dependant of a UK citizen who is working in the UK and you are covered by the previous section you can only apply for a EHIC by post.

### **How do I obtain the information I need to use the EHIC?**

However you apply for an EHIC you must download the essential information you need about the EHIC and information about the country or countries you will be visiting from the “Country by country guide” on the Department of Health’s website. If you apply for the EHIC online you can download the information when you apply for your card. If you apply by phone or by post you must at some time before you go away download the information from the Department of Health’s website.

**If you do not download this information you will not know how to use the card to access state healthcare under the EU rules when you are away. You may then have to pay for private medical treatment.**

Remember that the EHIC is not a substitute for travel insurance which will cover costs which are not for medical treatment.

### **Where can I use the EHIC?**

The EHIC applies to all EU countries and also to Iceland, Liechtenstein and Norway. The EU rules also apply to Switzerland although Switzerland is not a member of the EU. Collectively these are referred to as EEA countries and covered by the EHIC. The countries are:

Austria	Estonia	Iceland	Luxembourg	Romania
Belgium	Finland	Ireland	Malta	Slovakia
Bulgaria	France	Italy	Netherlands	Slovenia
Cyprus	Germany	Latvia	Norway	Spain
Czech Republic	Greece	Liechtenstein	Poland	Sweden
Denmark	Hungary	Lithuania	Portugal	Switzerland

## **What treatment can I receive and how do I obtain it?**

The EHIC is your passport to healthcare under the EU rules but you must know how to use it. So, you have your EHIC and you fall sick or have an accident but what treatment will be available and how do you get it? If medical treatment becomes necessary during your holiday due to illness or an accident you should contact the health authority shown in the information provided by the Department of Health for the country in which you are staying. If you show your EHIC you should receive medical treatment provided by the state health authorities under the same rules that apply to residents of that country. You may receive free treatment or you may have to pay all or part of the cost then claim a refund of the cost, or part of it, later if that is the rule in the other country. Treatment for a pre-existing condition is covered provided you did not go specifically to the other country for treatment.

The system works only if you follow the rules and contact a doctor or hospital linked to the state health system. Full details are given in the “Country by country guide” mentioned earlier. Before you start your holiday make sure you obtain and read the information for the country where you will be on holiday.

Treatment which is provided in the UK may not be available in other EU countries. If you do not follow the rules and either mistakenly or intentionally go to a private doctor, clinic or hospital you cannot use your EHIC and you may have to pay for any treatment received. Private medical costs are not refunded by the state health service although there are exceptions to this in Greece and Madeira as explained later.

## **What else should I do?**

What can you do to help yourself once you have your EHIC? There are a number of basic things you can do which will help you to access state healthcare when on holiday and so avoid paying for private medical treatment:

- Take a copy of the information about medical treatment in the country you are visiting which can be downloaded from the “Country-by-country guide” on the Department of Health’s website mentioned earlier. If you do not or cannot do this you will have difficulty understanding the rules for accessing state healthcare when you are away.
- Make sure everyone in your party knows the rules.
- Keep this information and the EHICs for all your family with you all the time you are on holiday.
- If you can find the state healthcare office or contact point for medical treatment in the area where you are staying when you get there that could be helpful if you need treatment later.
- If you need medical treatment try to follow the rules to obtain state healthcare and show your EHIC and the information about medical treatment to whoever you contact about treatment.
- Language is often a problem and you may end up with private treatment but at least if you persist in saying that you want state healthcare and keep showing your EHIC you will have done all you could do to avoid paying for private treatment.
- In some countries a doctor may see private and state health service patients in the same clinic or surgery but at different times. When you book an appointment or go along to see a doctor make sure you ask to be seen when the doctor is treating state healthcare patients.

It is worth repeating that it is possible that you may end up with private treatment instead of state healthcare so it is important to take out a travel insurance policy to cover medical costs.

### **What can go wrong even if I follow the rules?**

How many of you will push your EHIC, and the information needed to use the EHIC, in your bag where it will remain until you need medical treatment? Travelling or holidaying abroad comes with risks and one of them is being ill when you are away. This is especially so if you visit a country where you do not speak the language or whose healthcare system is different from the NHS as is the case in most European member states. State healthcare and private treatment is not a comfortable combination to deal with when you are away from home. The reality is that private healthcare is a business and if you don't make the right decision about where to access treatment, or someone makes a wrong decision for you, and you receive private treatment then you pay the price.

The two most common scenarios are:

- If you become ill in your hotel you have some support, at least in theory, because the hotel reception staff, or your holiday rep, will call a doctor for you. Show your EHIC to the reception staff and make it clear that you want a state healthcare doctor. Whatever you tell them they may call a private doctor who is not interested in your EHIC. This is one of the reasons why the Department of Health recommend that you have private insurance covering your trip.
- If you become ill or have an accident away from your hotel, or you are in self catering accommodation, you may need know quickly how to obtain medical treatment. Your first thought will be to see a doctor or go to hospital for treatment and then sort out the detail of payment. A quick decision may be needed but if you don't get this right and you are treated privately by a doctor or by a private hospital instead of by a doctor or hospital which are part of the state health service you will have to pay the costs which will not be covered by your EHIC.

Since 1973 when the EU healthcare rules were introduced thousands of people have paid for private medical treatment when on holiday in an EEA country which could not be recovered under the EU rules. Many have received private treatment for which they had to pay because they didn't have an EHIC or if they had an EHIC they didn't follow the rules and received private treatment. Others who had an EHIC will have done their best to receive state healthcare but were misdirected one way or another into private treatment - there is not much they can do about this. But the financial pain can be helped by having a travel insurance policy.

### **Will I have to pay for medical treatment which becomes necessary during my holiday and can I claim a refund of the cost?**

As already mentioned, if medical treatment becomes necessary during your holiday and you show your EHIC to a state healthcare doctor or hospital the treatment should be provided by the state health authorities under the same rules that apply to residents of that country. This means you may receive free treatment or you may have to pay all or part of the cost then claim a refund of the cost or part of it later. If you have to pay the full cost of state treatment from a doctor or as an out-patient at a hospital you may be able to claim a refund of the part of the cost which is refundable under the rules of the country in which you receive treatment. You can apply for a refund when you are in the other country. If any part of the cost is not refundable this is called a "patient contribution" or a "co payment".

The general advice from the Department of Health is that it is often possible to contact the authorities in whichever member state is being visited, to enquire about any reimbursement to which you may be entitled, before you return to the UK. This is the quickest way to get your money back.

### **Can you give me an example of how the refund arrangements work?**

Each country has different rules but it may be useful, as an example, to look at what happens in France. If you see a doctor in France who works within the French state health system or you receive treatment as an out-patient at a state hospital you will be charged the cost of the treatment and you can claim a refund of about 70% of the cost. The other 30% of the cost is a patient contribution and this amount will not be refunded under the French rules. For hospital in patient treatment the respective figures are 75% and 25% and the hospital receives the 75% amount from the sickness authority. It is better to claim your refund when you are still in France.

If you cannot make a claim in the country where you received treatment or you choose to wait until you return to the UK you can either:

- make a claim through your travel insurance policy. You may lose the amount of any excess on the policy but you may receive a refund of the balance of the costs including the amount of any patient contribution you have made; or
- make a claim to the Department for Work and Pensions (DWP) by phoning their call centre on 0191 218 1999 and they will tell you what to do. This will take longer than the insurance company route because the DWP will contact the French health authorities who will decide the amount of any refund; this will be paid to you on their behalf by the DWP. If you claim in this way you cannot receive a refund under French rules of the 30% of the cost which is the amount of the patient contribution for the cost of treatment from a doctor or as an in-patient or out-patient at a French hospital.

Keep all receipts and paperwork given to you by the healthcare authorities in the other country. You will need these when you make a claim for a refund of costs, if appropriate.

### **Will the NHS refund any of the patient contribution which I paid?**

Under the EU healthcare rules if you paid for hospital in-patient treatment in the other country which is not refundable under the other country's rules, for example the patient contribution (or the co-payment), the NHS may be able to refund that cost or part of it. This refund rule does not apply where you have received treatment from a doctor or as an out-patient at a hospital in the other country or if you went there for planned medical treatment.

Where the cost of the hospital treatment in the other country minus any amount which you have to pay as your contribution towards the cost of the treatment under that country's rules is less than what would have been the cost for the same treatment in an NHS hospital you can claim a refund of the amount you have paid as your contribution to the cost of the treatment. However, the refund will be limited to the difference between the cost of treating you in an NHS hospital and the cost of the treatment in the other country minus your contribution to that cost. The most you can get back is the amount you paid but depending on the difference in costs you may not receive a refund or it may only be part of the amount you paid. If you need advice about this type of refund speak to the DWP's call centre mentioned earlier.

Here are some examples based on treatment as an in-patient in a hospital in France which cost £1,000. The hospital will be paid 75% of the cost (£750) by the French sickness insurance fund and you will have to pay 25% (£250) as the patient contribution which is not refundable under French law. The NHS will now consider a refund application for the patient contribution as follow:

#### **Example 1**

If the treatment you received in France would have cost the NHS £700 you will not receive a refund because the cost to the NHS is less than £750 which is the cost of the treatment in France minus the amount of your contribution.

**Example 2**

If the treatment you received in France would have cost the NHS £950 you will receive a refund of £200 which is the difference between the cost to the NHS treatment and the cost of the treatment in France minus the amount of your contribution, that is, £750.

**Example 3**

If the treatment you received in France would have cost the NHS £1,100 the difference between the cost to the NHS and the cost of the treatment in France minus your contribution is £350. You will receive a refund of £250 which is the amount you paid in France as your contribution to the cost of the treatment.

**Are there any countries which will refund the cost of private treatment?**

There are a few exceptions to the rule that the cost of private medical treatment will not be refunded.

- In Greece state healthcare is run by the Social Insurance Institute - known as the IKA, and consultations with a doctor or dentist are free. If you receive treatment privately you must pay the full cost then claim a refund from the IKA office within one month. The amount of the refund will be limited to the cost of the treatment if it had been provided by IKA. If there is no IKA office within easy reach, because you are in a remote area or on a small island, you can claim a refund from the DWP when you return to the UK; phone them on 0191 218 1999 for advice.
- In Austria if you receive treatment from a private doctor or at a private hospital you may receive a refund of part of the cost of the private treatment costs from the Regional Health Insurance Office.
- In Madeira, an autonomous region of Portugal, (but not elsewhere in Portugal) if you receive private treatment you will receive a refund of only a small part of the cost.

**Free prescription medicines for UK state pensioners visiting Spain**

The rules for pensioners receiving prescription medicines in Spain is worth mentioning. In Spain the general rule is that medicines prescribed by a health service practitioner under the state healthcare system are obtained from a pharmacy - you will pay 40% of the cost. If you are treated in an emergency department at a hospital and you need medicines when you are discharged you will be given a "medical report" form. Take this to a state health service doctor who will give you a prescription form, either red or green, which you take to the pharmacy to obtain the medicines.

If you are receiving a state pension from the UK, or any other EEA country, prescription medicines are free of charge if you have proof that you are a state pensioner. A passport will prove your age but it is not always sufficient because of the different pension ages throughout the EEA. There is an alternative way in which you may be able to prove you are a state pensioner but there is no guarantee that this will work for you. Take a copy of your pension award letter or the latest letter that you received from the Pension Service which told you about the annual increase to your pension. This confirms you are a pensioner but it will be in English so it may not be accepted - but it is worth a try.

If you cannot prove your pensioner status to the pharmacist when you are in Spain it is important that you keep your receipts. The Department of Health has suggested that you try to claim a refund from the authorities in Spain when you are there. However, this is easier said than done and if you cannot get a refund when you are in Spain contact the DWP when you return home.

### **How should I make a claim for a refund of medical costs?**

Deciding on the best way to claim a refund is not straightforward because much depends on the amount of the hospital costs, whether the costs include a non refundable patient contribution, the amount of the excess on your travel policy and whether you paid a patient contribution for hospital in-patient treatment, part of which may be refunded by the NHS rather than the French authorities as mentioned earlier.

### **What if I have paid for private medical treatment because I could not download the information about using the EHIC from the Department of Health's website?**

The cost of private medical treatment is not generally refunded. However, if you paid for private medical treatment when you were on holiday because you could not obtain the information you needed to use the EHIC you may wish to contact the DWP. This may be the case because:

- it was impossible for you to download the information about the EHIC from the Department of Health's website; or
- it was not possible for someone to download the information for you; or
- it was not possible for you to find out locally when you were away how to use the EHIC;

You can contact the DWP on 0191 218 1999. Explain why it was not possible for you to obtain the information about using the EHIC and whether or not you tried to find out how to use the EHIC when you were away. Make the point that in your circumstances the arrangements were so unreasonable that you had to go on holiday without the information you needed to access state healthcare. Explain that you had to pay for your private medical treatment which would have been provided free or at reduced cost if the information from the Department of Health had been accessible for you. In the circumstances it is reasonable to ask the DWP to consider making a special ex gratia payment to reimburse you for the cost of medical treatment which resulted from the Department of Health only providing information on their website.

If you have a travel insurance policy it should cover the cost of private treatment but it will not cover the amount of the excess payment on your policy. A further complication is that some travel insurance companies require you to have and to use an EHIC. The reason for this is that if you have to pay for state medical treatment in the other country which may later be refunded the insurance company may refund the cost of your treatment to you. They would then claim the amount which is refundable from the DWP, who act on behalf of the Department of Health in this situation. If you did not manage to receive state medical treatment because you did not have the information you need this may possibly invalidate your insurance claim. You should speak with your travel insurance company about this.

### **What if I lose my EHIC?**

If you lose your EHIC when you are in the UK you can apply for a replacement card by phoning the DWP on 0845 606 2030

If you lose your EHIC or it is stolen when you are abroad you can apply for an EHIC Provisional Replacement Certificate from DWP on +44 191 218 1999. Someone in the UK can apply on your behalf and the phone number to contact is 0191 218 1999.

## **PART 3 PLANNING MEDICAL TREATMENT IN AN EEA COUNTRY**

The information which follows is for general guidance only. You will find information about going abroad for treatment under the EU rules on the Department of Health's website at: [www.dh.gov.uk/travellingabroadfortreatment](http://www.dh.gov.uk/travellingabroadfortreatment)

The EU social security rules and the freedom to provide services provisions in the EC Treaty allow someone who is living in the UK to go to another EEA country specifically for medical treatment. The NHS may pay the cost or part of the cost of the treatment. If you are thinking about going to another EEA specifically for medical treatment under these rules you should speak to your doctor and to your Primary Care Trust before you arrange the treatment. You must understand clearly what treatment they will pay for, how much they will pay and the treatment costs which will be your responsibility. There are two ways in which you can receive arranged treatment in another EEA country under these rules.

### **The Form S2 route (previously the E 112 route)**

It may be possible for you to be authorised by the Department of Health to go to another EEA country specifically for pre arranged medical treatment under the EU social security healthcare rules. The treatment must be available under the other country's state health insurance scheme and it must be recommended by your NHS consultant to the PCT. If your PCT agrees to pay for the treatment they will refer your request to the Department of Health and if they authorise the treatment they will issue a form S2 (previously form E112). The form S2 will confirm to the hospital authorities in the other country that the UK health authorities will cover the cost of the treatment.

Depending on the country you are going to for treatment, you may have to pay a "co payment" charge for part of the costs which may or may not be refunded by your PCT. Information about being authorised to go abroad for specific pre-arranged medical treatment is available on the Department of Health's website at [www.dh.gov.uk/travellingabroadfortreatment](http://www.dh.gov.uk/travellingabroadfortreatment). The leaflet "Access to healthcare abroad" which is available from post offices which process passport applications, as mentioned earlier, gives background information for the S2 procedure.

### **The Article 56 route (previously the Article 49 route)**

The Article 49 route has been replaced by the Article 56 route. The Article 56 route comes from that article of the Treaty on the Functioning of the European Union (TFEU) and can be used if you live in the UK and you are covered by the EU rules. You may go to another EEA country, except Switzerland, specifically for medical treatment under either the state healthcare system or under private arrangements. To use this provision the treatment you receive must also be available under the NHS. On return to the UK you can apply to the NHS for a refund of the cost of the treatment, or part of the cost, as if it had been provided by the NHS.

This method of having treatment in another EEA country is based on the freedom to provide services in Article 56 of the Treaty. It has been confirmed by the courts that providing medical treatment is a supply of services under Article 56. This means that a state health authority in one Member State may not prevent a person living there from receiving medical treatment in a state or private treatment centre in another Member State.

This option for receiving treatment is not covered by the EU social security healthcare provision. This is a very complex area of EU and UK law and although you do not have to be authorised by the UK health commissioner it is not simply a question of going to another EEA country for treatment which

will be paid for by the NHS. There are a number of conditions to be satisfied or understood in relation to refunding medical costs and your PCT can advise you about these, for example:

- The treatment you will receive in the other country must also be available under the NHS.
- You must pay the hospital costs in full before a refund claim will be considered. Your PCT will not refund you more than the amount the treatment would have cost the NHS if the treatment had been provided in the UK.
- If the cost of your treatment in the other country is less than what it would have been if you had been treated under the NHS you will receive only the amount you paid in the other country.
- The PCT has to exercise clinical judgements on priority of treatment and the management of resources.
- You must also be aware that the NHS cannot assure you of the quality of treatment in the other country.
- You should ask your PCT about the aftercare which will be available to you when you return to the UK.

If you face “undue delay” in getting treatment in the UK your PCT must agree, subject to certain circumstances, to your request to go abroad for treatment. Your NHS doctor will have to decide initially whether or not you face undue delay in getting treatment.

I have not explained the considerations in detail because they can only be decided by your PCT. For the reasons set out above if you wish to seek treatment under the Article 56 route you are strongly advised to speak to your PCT before you arrange the treatment. You need to know whether or not they will refund the cost, or part of the cost, of your treatment and how much you will have to pay. The PCT should also tell you about the post treatment aftercare which will be available to you when you return home.

### **Private Insurance**

If you have a private health insurance policy which allows you to receive treatment in a hospital outside the UK you should find out if that policy would cover your medical costs. Your insurance company may be prepared to cover the whole of the cost of the treatment which may be better for you than your PCT making a refund of the amount the treatment would have cost if it had been provided under the NHS.

### **NHS arrangements other than the S2 and Article 56 routes**

Your PCT may have made arrangements with health authorities in an EEA country for them to treat UK NHS patients. Under these arrangements they may be prepared to refer you for treatment at a hospital in the other country.

There is more information about these arrangements on the Department of Health’s website.

### **Is there anything else I should do?**

In all cases you will need travel insurance so as well as declaring any pre-existing medical conditions you should tell the insurance company exactly what treatment you will receive in the other country. It may be very difficult to arrange medical insurance with an insurance company to cover the medical

condition for which you are seeking treatment. If necessary speak with a specialist broker to find out what travel insurance policies, if any, are on offer.

If you are going to another EU country for planned medical treatment you should also take your European Health Insurance Card (EHIC) with you. Information about the EHIC is given in Part 2 and on the Department of Health's website.

All of these arrangements need to be considered very carefully and you should check the information for the S2 and the Article 56 routes for treatment on the Department of Health's website. Speak to your PCT before you arrange treatment to make sure you understand the rules which apply to your treatment abroad and whether you will have pay for any part of the costs.

There is a lot to consider when making arrangements for planned treatment. If you do not clarify your position before you have treatment outside the UK you may be liable for significant medical costs.

### **European Commission's draft Directive on cross border healthcare and "e-Health"**

The European Commission has proposed a draft Directive to extend and clarify the arrangements for cross border healthcare. The draft Directive will build on the present arrangements which came from ECJ decisions which produced the Article 56 route for cross border healthcare. Much of the information here anticipates the principles of the draft Directive. The aim of the Directive is to set out the detail and practicalities for cross border healthcare and patient mobility and it is expected that this will:

- clarify the right to go to another EEA country for treatment, set out how these rights can be used, the limitations on treatment, what authorisation is required and the liabilities for costs for the health provider and the patient;
- set out the standards for quality, safety, medical practice and how these will be maintained;
- set out how European reference networks can be set up and operate so that patients can more easily receive specialised care across the EU;
- set up health technology assessments so that resources are used more effectively without duplication of activities

Alongside the proposed Directive on cross border healthcare the European Commission has been supporting what is called "**e-Health**". This is based on information and communication technologies to improve cross border co-ordination on healthcare. There has already been progress to improve communications between hospitals. The aim now is to develop formats and standards to facilitate communications between different systems and different countries based on cross border interoperability of electronic health record (EHR) systems and Smart Open Services (SOS).

This would allow health professionals to access specified medical information about a patient from another country in their own language by using different technologies and systems. Participation in the electronic record systems will be voluntary and must be requested by the patient.

## **PART 4 GENERAL INFORMATION ABOUT TRAVELLING ABROAD**

### **Travelling to a non EU country with which the UK has a reciprocal health agreement**

You may have the right to a limited amount of healthcare if you visit a country with which the UK has a reciprocal agreement on healthcare. These arrangements provide cover for UK nationals who live in the UK. Some arrangements extend the cover to non UK nationals who live in the UK. Under these arrangements you can receive urgently needed treatment in a public hospital under the same rules that apply to a resident of the other country. These limited arrangements do not replace the need for travel insurance as explained in Part 1. There is more information about treatment in non EEA countries on the Department of Health's website.

### **Taking medication with you on holiday**

Certain types of over the counter medication in the UK are illegal in some countries. To avoid contravening the drug laws in other countries check with the Embassy or High Commission of the country where you are going to see if any medicine you are taking will contravene their laws. You may also contact the Home Office Drugs Branch on 020 7035 0472 or their website at [www.homeoffice.gov.uk/drugs](http://www.homeoffice.gov.uk/drugs) for information about taking medicines abroad.

You may be asked to get a letter from your doctor to provide details of your medicines. For example, the painkiller codeine is an illegal substance in Greece. Similarly, some over the counter medicines in the UK, for example, codeine and temazepam, are classed as narcotics in Dubai and certain other Arab states.

It is also sensible to take a copy of your latest prescription with you to show that your medication was prescribed by a doctor in the UK. This will also be helpful to obtain a supply of medicines if you lose your medication during your holiday. Photocopy both parts of your latest prescription. The part of the prescription you give to the Chemist shows your doctor's contact details and the medicines last prescribed to you. The part of the prescription that you keep for a repeat prescription request shows all the medicines prescribed for you and this may be useful if you take medicines abroad which were prescribed some time ago.

If your doctor cannot prescribe sufficient medicines for your whole trip you may have to meet the cost of any shortfall.

### **General information about travelling abroad**

You may also wish to have a look at the Foreign and Commonwealth Office's website at [www.fco.org.uk](http://www.fco.org.uk) which gives important information for travellers.

## Notes