



Association of British Insurers

## **Travelling in Europe – why you need the European Health Insurance Card.**

**A guide from the Association of British Insurers**

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### **What is an EHIC?**

The European Health Insurance Card (EHIC) is available to all UK residents and allows travellers to receive treatment from public hospitals in all European Economic Area countries<sup>1</sup> and Switzerland on the same basis as a resident of the country visited. Each individual, including babies and children, must have their own EHIC.

### **What does EHIC cover?**

The EHIC allows you to get treatment on the same basis (for example, free or at a reduced cost) as people who live in that country. The healthcare system in each country can be quite varied. Therefore, your EHIC might not cover everything that would be free on the NHS in the UK.

Remember: Carry your EHIC with you at all times to prove you are entitled to healthcare.

### **What doesn't EHIC cover?**

The EHIC does NOT cover:

- all your medical costs, depending on which country is visited, as the healthcare systems are different in each country
- dental treatment in some countries
- private medical treatment
- getting you back to the UK (repatriation)

Remember: the EHIC is not an alternative to travel insurance, so it is important to have both an EHIC and a valid travel insurance policy. Many travel insurers will

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<sup>1</sup> Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK

waive their excess if you use your EHIC

### **If I have an EHIC, do I need travel insurance?**

Yes, you need both.

Travel insurance will cover other medical related costs that the EHIC will not, such as:

- 1) Cost of special assistance to get home, for example a medical escort, extra seats, stretcher or air ambulance.
- 2) Cancellation
- 3) Someone to stay with you or fly out to be with you (if medically necessary)
- 4) Paying for your return journey if illness delays you.
- 5) Covering your personal contributions towards treatment.

You will also normally receive cover for non-medical emergencies, such as replacing possessions or a lost passport.

Your insurance policy will vary according to your destination and insurer and you may not be fully covered if you are doing any hazardous sports, such as climbing or skiing. Check whether your policy covers the activities you'll be doing.

For more information on travel insurance, visit:

<http://www.abi.org.uk/Information/Consumers/General/55954.pdf>

Remember: Few European Union (EU) countries will pay the full cost of all medical treatment, even under the EU's healthcare arrangements, and the EHIC doesn't cover private medical treatment. In a medical emergency the closest hospital or the hospital you are taken to may be private.

### **Why do I need an EHIC if I have travel insurance?**

Many travel insurers will waive your excess if you use your EHIC, so carrying an EHIC can save you money.

Some travel policies will exclude treatment for pre-existing medical conditions, whereas your EHIC will cover everything that a resident of the country to which you are travelling would be covered for, including pre-existing medical conditions.

### **Where is the EHIC valid?**

The EHIC is valid in the European Economic Area and Switzerland.

The European Economic Area is made up of all 27 members of the European Union, plus Iceland, Norway and Liechtenstein.

## **Do I have to pay for an EHIC? And how do I get one?**

Remember: The EHIC is FREE!!

Some unofficial websites will charge a fee for arranging an EHIC for you. However, you can apply for a free EHIC in the following ways:

Online: [www.ehic.org.uk](http://www.ehic.org.uk)

Telephone: 0300 330 1350

Download : [www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the=ehic.aspx](http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the=ehic.aspx)

You will need to know your National Insurance number or your NHS number to apply for your EHIC card.

You are covered for travel from the date of application (if you applied via the NHS' telephone line or website).

## **Do I have to renew my EHIC?**

Yes. The EHIC is valid for up to five years. Check that your EHIC is still valid before you travel. Renewing your card is free.

Remember: You can renew your EHIC up to six months before the expiry date. However, any time left on the card will not be added to your new card.

## **How do I use my EHIC?**

EHICs are only accepted in public medical facilities, so if you need medical help while you're away, try to go to a public medical facility (you may need to specifically ask for one or you could be directed to a private facility). Your travel insurer will be able to direct you to an appropriate medical facility so, if you have time, contact them before seeking medical attention. It's a good idea to save your travel insurers' number in your phone.

You should show your EHIC on arrival at the medical facility and before you obtain any treatment.

Some European health systems expect you to pay your bill when you are treated and then claim a refund using your EHIC. Remember to keep all receipts and any paperwork. You or your insurance company may need them if you're applying for a refund or reimbursement.

### **What if I have a valid EHIC, but don't have it with me when I get to the hospital?**

If you travel and you do not have your card with you, and treatment becomes medically necessary during your visit, you should be able to get a Provisional Replacement Certificate (PRC) to prove your entitlement to the EHIC. This will be sent directly to the place of treatment.

To apply for a PRC, call the NHS' Overseas Healthcare Team on 00 44 191 218 1999 (Monday to Friday, 8am–5pm). It's a good idea to save this number in your phone. If you have travel insurance, the emergency medical assistance service will be able to apply on your behalf.

### **What if the hospital refuses to recognise my EHIC?**

All public medical facilities in the EEA and Switzerland should accept the EHIC. If you have any difficulties with using the EHIC, contact your travel insurer right away.