




UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

Travel Medicine and Migration Health 2018

**Patients's rights in cross-border healthcare in
the European Union**

Marek Erika
UP-MS, Department of Operational Medicine
Migrant Health Programs

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS




Cross-border care

Policy



A number of factors are making health policies and health systems across the European Union **increasingly interconnected**:

Why?

- Patients getting healthcare **across the EU**
- Health professionals **working in different EU countries**
- **Higher expectations** for healthcare (patient-centered)
- **New developments** in health technologies

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://ec.europa.eu/health/cross_border_care/policy/index_en.htm



Cross-border care

Challenges

- to provide clear rules and reliable information to patients regarding **access** and **reimbursement** for healthcare received in another EU country.
→ the new "**national contact points**" (NCPs) do this
- to meet patients' **expectations** of the highest quality healthcare, which are **even higher** when they seek treatment away from home. The **information** given by NCPs on healthcare quality and patient safety **will help** them **make informed choices** before going abroad for healthcare
- to ensure **EU countries work closer together** in the interest of patients
- to clear up years of **legal uncertainty**:
 - the new rules also strike the right balance between maintaining the sustainability of health systems while
 - protecting patients' right to seek treatment outside their home country

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://ec.europa.eu/health/cross_border_care/policy/index_en.htm

Fundamental documents of cross-border health care

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
<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2011:088:0045:0065:EN:PDF>

AZ EURÓPAI PARLAMENT ÉS A TANÁCS 2011/24/EU IRÁNYELVE (2011. március 9.) a határon átnyúló egészségügyi ellátásra vonatkozó betegjogok érvényesítéséről
<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2011:088:0045:0065:HU:PDF>

Commission report on the operation of Directive 2011/24/EU on the application of patients' rights in cross-border healthcare
http://ec.europa.eu/health/cross_border_care/docs/2015_operation_report_dir201124eu_en.pdf

A Bizottság jelentése a határon átnyúló egészségügyi ellátásra vonatkozó betegjogok érvényesítéséről szóló 2011/24/EU irányelv működéséről
http://ec.europa.eu/health/cross_border_care/docs/2015_operation_report_dir201124eu_hu.pdf

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

Directives of the EU for those interested...

4.4.2011 EN Official Journal of the European Union L 88/45

DIRECTIVES

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

THE EUROPEAN PARLIAMENT AND THE COUNCIL OF THE EUROPEAN UNION, Article 114(3) TFEU explicitly requires that, in achieving harmonisation, a high level of protection of human health is to be guaranteed taking account in particular of any new development based on scientific facts.

Having regard to the Treaty on the Functioning of the European Union, and in particular Articles 114 and 168 thereof,

Having regard to the proposal from the Commission,

(3) The health systems in the Union are a central component of the Union's high levels of social protection, and contribute to social cohesion and social justice as well as to sustainable development. They are also part of the wider framework of services of general interest.

<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2011:088:0045:0065:EN:PDF>

European Commission **EUROBAROMETER** **EUROBAROMETER Research 2014**

Patients' rights in the EU

EU28 Number of interviews: 27 868
UK Number of interviews: 1 329
Methodology: face-to-face

EXPERIENCE AND WILLINGNESS TO TRAVEL FOR HEALTHCARE

QD6. Have you received any medical treatment in another EU country in the last 12 months? (MULTIPLE ANSWERS POSSIBLE)

Yes, a medical treatment that was not planned: 2%
Yes, a medical treatment that was planned: 2%
No: 94%
Don't know: 1%

Total 'Yes': 5%
EU28: 2%
UK: 2%

QD8. Would you be willing to travel to another EU country to receive medical treatment?

Yes: 33%
No: 49%
It depends on the EU country (SPONTANEOUS): 15%
It depends on the type of medical treatment (SPONTANEOUS): 3%
Don't know: 5%

EU28: Outer pie, UK: Inner pie

For what reason would you travel to another EU country to receive medical treatment?

QD9. For which of the following reasons, would you be willing to travel to another EU country to receive medical treatment? (MULTIPLE ANSWERS POSSIBLE)

To receive treatment that is not available in (OUR COUNTRY): 71% (EU28), 68% (UK)
To receive better quality treatment: 53% (EU28), 49% (UK)
To receive treatment from a renowned specialist: 39% (EU28), 43% (UK)
To receive treatment more quickly: 34% (EU28), 44% (UK)
To receive cheaper treatment: 22% (EU28), 17% (UK)
To receive treatment from a provider that is closer to your home: 8% (EU28), 7% (UK)
Other (SPONTANEOUS): 2% (EU28), 2% (UK)
Don't know: 2% (EU28), 2% (UK)

Base: those willing to travel to another EU country to receive medical treatment (N=13 503 at EU level)

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

Is it true that you have the right to receive treatment in another EU country and be reimbursed at home?

KNOWLEDGE ABOUT EU CROSS-BORDER HEALTHCARE RIGHTS

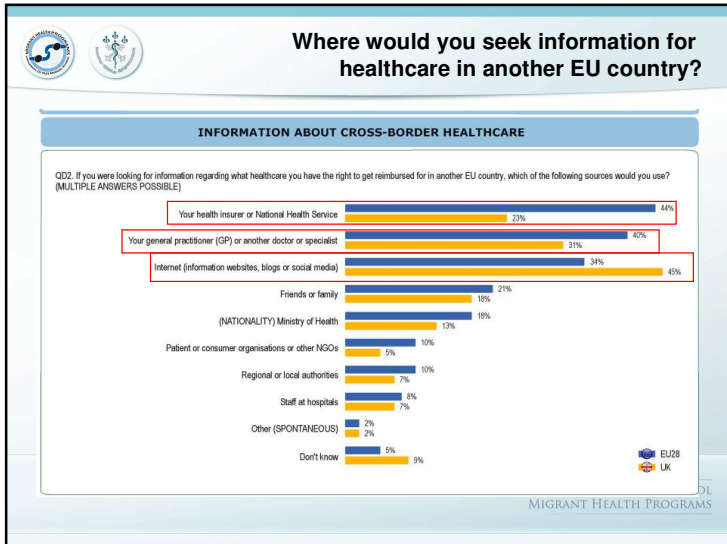
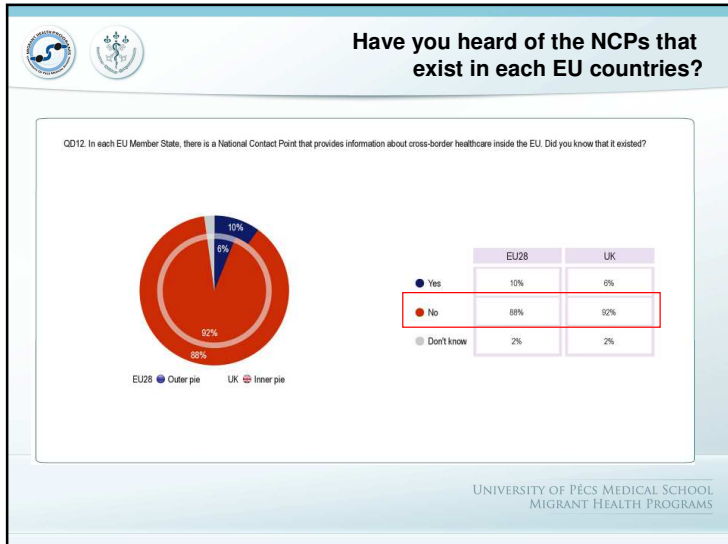
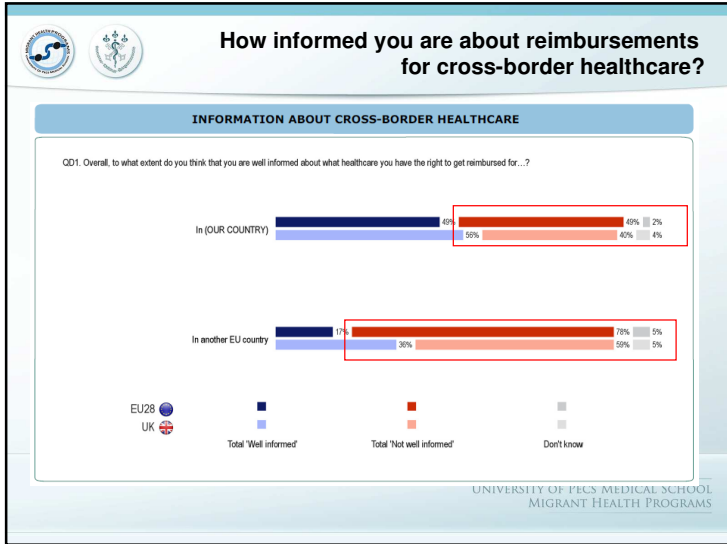
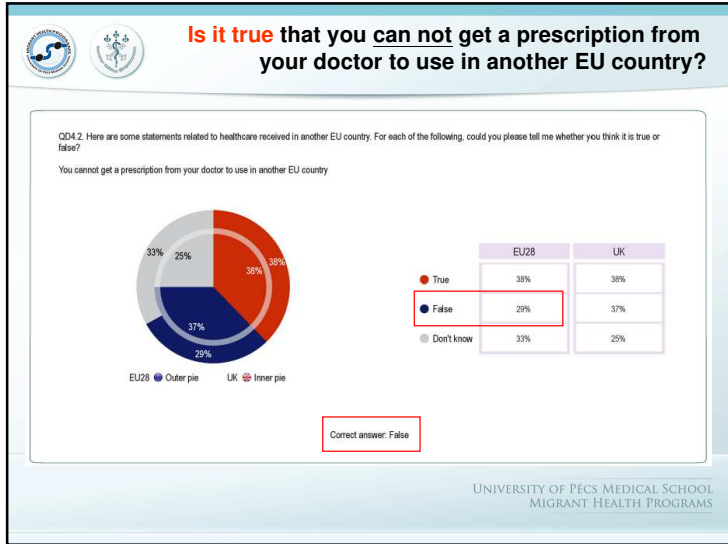
QD4.1. Here are some statements related to healthcare received in another EU country. For each of the following, could you please tell me whether you think it is true or false?

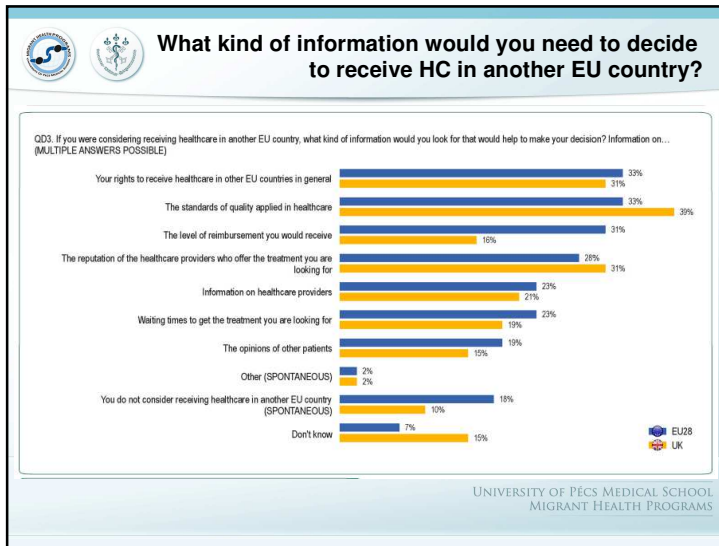
You have the right to receive medical treatment in another EU country and be reimbursed for that treatment by your national health authority or healthcare insurer

True: 57% (EU28), 61% (UK)
False: 19% (EU28), 21% (UK)
Don't know: 27% (EU28), 18% (UK)

Correct answer: True

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS





LEAFLET ABOUT PATIENTS' RIGHTS IN THE UNION

Did you know?

You have the right to receive medical treatment in another EU Member State and the right to have your home country cover some or all of the costs.

You have the right to be informed about the treatment options open to you, how other EU countries ensure quality and safety in healthcare, and whether a particular provider is legally entitled to offer services.

Look inside to find out more...

http://ec.europa.eu/health/cross_border_care/docs/cbhc_leaflet_en.pdf

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

LEAFLET ABOUT PATIENTS' RIGHTS IN THE UNION

Your right to have the costs of treatment covered

- If you are entitled to a particular treatment in your home country, then you have a right to be reimbursed when you receive it in another country.
- Your level of reimbursement will be up to the costs of that treatment in your home country.
- You may choose whichever healthcare provider you wish, whether public or private.
- For some treatments (certain in-patient or highly specialised services) you may be required to get authorisation from your own health system before receiving the treatment abroad.
- If you are facing a medically unjustifiable waiting time for treatment at home then authorisation must be granted. In this case, you may even be entitled to a higher level of coverage for your healthcare costs.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

LEAFLET ABOUT PATIENTS' RIGHTS IN THE UNION

Interested?

EU law requires health insurers, health authorities and healthcare providers to help you make use of these rights in practice. Here's how:

In your home country

Your home country is responsible for the financial aspects of your cross-border healthcare (where you have a right to have your costs covered). It must also provide appropriate medical support before and after you go.

Your country will have set up one or more contact points where you can receive more details on your rights, including which healthcare services you are entitled to. These contact points can also tell you if you need to apply for authorisation before receiving treatment, and how to appeal if you think your rights have not been respected.

Your home health system must provide you with a copy of your medical records to take abroad with you. Once you have received your treatment, it must provide the same follow-up care it would have provided if you had been treated at home.

In the country where you are seeking treatment

The healthcare provider in another EU country, you have the same rights as a citizen of that country, and your treatment will be subject to the same rules and standards.

If you are to receive medical treatment in another EU country, you have the same rights as a citizen of that country, and your treatment will be subject to the same rules and standards.

Your country will have set up one or more contact points where you can receive more details on your rights, including which healthcare services you are entitled to. These contact points can also tell you if you need to apply for authorisation before receiving treatment, and how to appeal if you think your rights have not been respected.

Your home health system must provide you with a copy of your medical records to take abroad with you. Once you have received your treatment, it must provide the same follow-up care it would have provided if you had been treated at home.

The country where you are to receive treatment will also have set up one or more contact points to provide information on the quality and safety systems of that country, and on how healthcare providers are supervised and regulated. These contact points can confirm that the healthcare provider you have chosen has a right to provide that particular service. They can also explain the rights of patients in the country of treatment.

The healthcare provider you have chosen must tell you about the different treatment options available to you. They must tell you about the quality and safety of the healthcare they provide (including their authorisation or registration status, and liability insurance arrangements). They must provide you with clear information on prices, so you know in advance what your costs will be. Finally, they will provide you with a copy of your treatment record to take back to your home system.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

LEAFLET ABOUT PATIENTS' RIGHTS IN THE UNION

Know before you go

Check your treatment plans with your health professional:

- It is highly recommended that you discuss your planned treatment with your doctor before committing to anything.

Plan your trip thoroughly:

- Research your treatment options.
- Make sure you have a copy of your medical records, information on any medicines you are taking, and any relevant test results.
- Check whether you will need a referral from a general practitioner to access (or be reimbursed for) specialist care.
- Check the details of your healthcare provider.

Check the financial implications with your National Contact Point or insurer:

- Make sure you know how much your treatment will cost and whether your authorities will pay the costs directly, or will reimburse you some or all of the costs.
- Check any requirements for pre-treatment authorisation.
- Remember that some costs (travel, accommodation, repatriation, etc.) may not be covered.

Make sure you get the medical follow-up you need:

- Arrange to get a copy of your record from your healthcare provider.
- If you get a prescription make sure it is suitable for cross-border use (EU law prescribes certain minimum content to make sure that prescriptions can be recognised in every country).
- Arrange appropriate medical follow-up with your home system (in advance if necessary).

You can find more information on this subject and also on emergency or unplanned healthcare at www.europa.eu/youreurope.



Checklist... ☺

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://ec.europa.eu/health/cross_border_care/policy/index_en.htm

[Contact](#) | [Sitemap](#) | [About this site](#) | [Legal notice](#) | [English \(en\)](#)

Your Europe

europa.eu

EUROPA > Your Europe > Citizens > Health
Search

Home
Travel
Work & Retirement
Vehicles
Residence formalities
Education & Youth
Health
Family
Consumers
Doing business

Health

Unplanned healthcare

- Health cover for temporary stays
- Going to a doctor/hospital abroad
- Unplanned healthcare: payments and reimbursements

Planned healthcare

- Planned medical treatment abroad
- Planned healthcare: expenses and reimbursements
- Planned healthcare contact points

Help from the pharmacy

- Presenting a prescription abroad
- Pharmacy expenses and reimbursements

When living abroad

- Your health insurance cover
- Using healthcare when living in another EU country

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/index_en.htm

Unplanned healthcare

Health cover for temporary stays

- as an EU citizen, if you **unexpectedly fall ill** during a temporary stay abroad - whether on holiday, a business trip or to study - **you are entitled to any medical treatment that can't wait until you get home**
- you have **same rights to health care** as people insured in the country you are in
- always take your **European Health Insurance Card (EHIC)** with you on all trips abroad:
 - this card is the physical proof that you are insured in an EU country
 - it will simplify payment and reimbursement procedures

If you don't have a European Health Insurance Card (EHIC), (or you are not able to use it: for instance, for private health care), **you cannot be refused treatment**, but you may have to pay for it upfront and claim reimbursement once you get home.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/index_en.htm



European Health Insurance Card (EHIC)

What is the European Health Insurance Card?

A free card that gives you access to medically necessary, state-provided healthcare during a temporary stay in any of the 28 EU countries, Iceland, Lichtenstein, Norway and Switzerland, under the same conditions and at the same cost (free in some countries) as people insured in that country.

Please note: when you move your **habitual residence** to another country, you should register with the **S1 form** instead of using the EHIC to receive medical care in your new country of habitual residence.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/index_en.htm




European Health Insurance Card (EHIC)

- in some countries the EHIC is issued together with the national health card
- in others, you need to apply for it
- it is **free of charge** (be aware of **cheaters!**)
- you should get it from your health insurer **before** leaving home
- check with health insurer how far your health insurance **covers family members**

Important! – the European Health Insurance Card:

- is **not an alternative to travel insurance!!!** (rescue, transportation)
- it does not cover any private healthcare or costs such as a return flight to your home country , etc.
- does **not cover** your costs if you are **travelling for the express purpose of obtaining medical treatment**,
- does **not guarantee free services**: it may occur that services that cost nothing at home might not be free in another country
- **not accepted in Switzerland for Croatians and in Dania for citizens outside the EU**

http://europa.eu/youreurope/citizens/health/index_en.htm




Don't rely exclusively on EHIC, you may need additional travel insurance!!!

Sample story


Take out additional insurance for travel risks

Sven, a Swedish national, went to France to go spelunking. During one of his trips, he was trapped in a cave and had to be freed by the French rescue services. Back home, he received a huge bill, which he had to pay in full, as search and rescue is not covered by the European Health Insurance Card.



UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/index_en.htm



Unplanned healthcare Going to a doctor/hospital abroad

112: European emergency phone number, available everywhere in the EU, free of charge.

If you need to go to a doctor or get hospital treatment during a trip to another EU country, having your **European Health Insurance Card** with you will simplify administration and reimbursement for **public health care**.

As health care and social security systems **vary from one EU country to another**:

- in some countries **you may have to pay** the doctor or the hospital **directly** for treatment, while in others no money changes hands.
- you can **get information** about the national system of the visited country: online, from a national institution there, a NCPs, or through the **EHIC smartphone application**.

The EHIC is accepted only by doctors or hospitals affiliated to the public health care system - private health care is not covered!

If you use private health care, you may be able to claim reimbursement when you get home - but you should check your rights first, as reimbursement rules can vary!

http://europa.eu/youreurope/citizens/health/index_en.htm



Unplanned healthcare payments and reimbursements

Sample story

Make sure you are treated under the local public health care system

Despite having a broken leg Ewa went on a business trip to another EU country. While there, her leg started to hurt, so she went to see a doctor. Back home, she received a bill for the treatment, which was not covered by her insurer under the EHIC system because the doctor had treated her as a private patient. Ewa was able to claim some money back from her insurer, but not all, since the cost of the treatment abroad was higher than in her own country.

With the European Health Insurance Card you can get **public healthcare** - and claim reimbursement for the costs you incur - on the same terms as nationals of the country you are in.

- if the treatment you need is **free for local residents**, **you won't have to pay**
- if the treatment requires payment, you can either ask for reimbursement from
 - the national institution whilst **still in the country**
 - or ask for reimbursement from your health insurer **when you get home**

Your expenses will be reimbursed according to the rules and rates of the country where the treatment was received.
(you will be reimbursed either for the **full cost** of the treatment **or partly**)

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/index_en.htm



Unplanned healthcare payments and reimbursements

Without European Health Insurance Card

If you don't have your European Health Insurance Card or you are not able to use it (for example, at a private hospital), **you will be asked to pay** and then claim reimbursement when you get home.

This applies to both public and private healthcare providers.


However, the terms will be different:

- only those treatments **which you are entitled** to receive at home will be reimbursed
- you will be reimbursed **only up to the cost of treatment in your home country** – which may be less than you paid for the treatment

If you require **urgent treatment**, your local health authority might be able to help by **faxing or e-mailing** proof of your health insurance coverage to avoid you having to pay upfront.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/unplanned-healthcare/payments-reimbursements/index_en.htm



Planned healthcare

There is a **big difference in procedures** between **unplanned healthcare** (when you fall unexpectedly ill) and **planned medical treatment** (if you travel abroad specifically in order to have medical treatment).

Under EU law, you are entitled to seek medical treatment in other EU countries in certain circumstances.

Basically,

- you have a right to medical treatment in another EU country **on the same terms and at the same cost** as people living in that country


However,

- some countries may **restrict access** to some types of healthcare - because demand for treatment is higher than their capacity to provide it

You can **check with the NCPs** for the country where you want to be treated, to see what restrictions apply there, if any.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/planned-healthcare/index_en.htm



Planned healthcare

Priority orientation about planned medical treatment abroad

→ to find a hospital, medical establishment, or other healthcare provider offering the treatment you need in another EU country, you can:

- ask your **local health insurer**
- ask your **National Contact Point**, or the contact point of the country where you are considering treatment
- find a provider **yourself** directly

→ before going abroad for treatment: check with your National Contact Point or ask your health insurer

- **if you need prior authorisation**
- check your options for covering costs and
- the consequences of any choice you make

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/planned-healthcare/index_en.htm



Planned healthcare expenses and reimbursements

There are two ways to cover the costs:

- 1. Your health insurer can cover all the cost directly**
 - this applies to **public health care providers** (not cover private treatment)
 - **prior authorisation is needed from insurer before travelling**. If granted **(S2)**, your insurer will cover the **full cost of your treatment, and the reimbursement will be arranged directly between the institutions.**
- 2. You can pay for the treatment yourself and claim reimbursement later**
 - this option covers **all providers: public or private**
 - you will be reimbursed **up to the cost of that treatment in your home country, only if you are entitled** to the treatment also at home
 - you might still have to apply for **prior authorisation** – check at NCP!

Whichever option you choose, your **health insurer cannot refuse your request for prior authorisation if:**

- the specific treatment you need **is not available** in your home country, but **is covered** by your statutory health insurer, and
- you can't get the treatment you need **without undue delay** in your country

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/planned-healthcare/index_en.htm

S2 document: entitlement to scheduled treatment

Coordination of Social Security systems

S2 Entitlement to scheduled treatment (EU citizens, EFTA and EFTA citizens)

INFORMATION FOR THE HOLDER

This is your certificate of entitlement to certain medical treatment abroad. If you present it to the health care institutions in the State where the treatment will be provided, you will receive medical treatment under the same conditions as persons insured in that State. You may be entitled to supplementary reimbursement according to national reimbursement rules. Your health care institution will advise you on this. For a list of health care institutions, see http://ec.europa.eu/consolidated-security_enquiry.

1. PERSONAL DETAILS OF THE HOLDER

1.1 Personal Identification Number in the competent Member State

1.2 Surname

1.3 Forename(s)

1.4 Sex (male or female (F))

1.5 Date of birth

1.6 Current address

1.6.1 Street no. 1.6.3 Post code

1.6.2 Town 1.6.4 Country code

2. INSTITUTION COMPLETING THE FORM

2.1 Name

2.2 Street no.

2.3 Town

2.4 Postal code

2.5 Country code

2.6 Institution ID

2.7 Office fax no.

2.8 Office phone no.

2.9 E-mail

2.10 Date

2.11 Signature

3. MEDICAL INFORMATION

3.1 Treatment

3.2 Location of the treatment

3.3 Expected period of treatment

3.3.1 Start date 3.3.2 End date

Planned healthcare expenses and reimbursements

Read at home, if interested 😊

Sample story 1

Xavier wants to receive regular dental treatment (which is covered by his health insurance) in Member State Y. However the cost of that treatment in the other Member State is higher than the cost at home. Xavier wants the full cost to be covered, so must apply to his insurer for prior authorisation. Once he receives it he can go abroad and get the treatment without having to pay upfront as the full cost will usually be reimbursed directly between the institutions involved.

Yvonne wants to receive the same dental treatment, again in Member State X. She wants to get the treatment as soon as possible. Yvonne checks with the National Contact Point to see if she still has to apply for prior authorisation and finds that she doesn't have to do so. She therefore goes abroad and gets the treatment. Yvonne pays herself and claims back some reimbursement on her return.

Sample story 2

Agata wants to get her complex surgery performed in Member State Y by a provider contracted to the public health system. Since this surgery is subject to prior authorisation under either the direct payment or reimbursement routes, she applies for prior authorisation and either gets the cost covered directly by the institution or claims the reimbursement when she gets back home.

Bernard wants the same surgery, also in Member State Y, but from a private provider. In this case he must still apply for authorisation, but the direct payment option does not apply. Bernard must pay the cost of treatment and then claim reimbursement. He will usually receive it up to the level applied in his home country for the same kind of treatment.

http://europa.eu/youreurope/citizens/health/planned-healthcare/index_en.htm

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

Help from the pharmacy

Presenting a prescription abroad

A prescription delivered by a doctor in your country is valid in all EU countries!!!

However,

- a medicine prescribed in one country **might not be available** or it may have another name
- some medicines **may not be authorised for sale** or may not be available in another country, even within the EU.

You can ask your doctor to give you a **prescription to use in another EU country**, also known as a **"cross-border prescription"**.

Prescriptions are **subject to the rules of the country where they are dispensed**. This means that a pharmacist will apply **national rules** when dispensing your medicine – for example, you may not be allowed the same number of days' dosage.

http://europa.eu/youreurope/citizens/health/help-from-the-pharmacy/index_en.htm

Help from the pharmacy

A prescription with the right information

There is **no specific form or format** for a prescription you will use in another EU country. In most cases, the prescription you would use in your home country should already contain enough information for you to use it in another EU country.

Cross-border prescription has to contain at least the following information:

- **Patient details:**
 - surname and first name (both written in full), and
 - date of birth
- **Date of issue of the prescription**
- **Details of the prescribing doctor:**
 - surname and first name (written in full),
 - professional qualification,
 - direct contact details, work address (including the country), and
- **signature** (written or digital)
- **Details of the prescribed product:**
 - its common name (rather than the brand name, which may be different in another country),
 - format (tablet, solution, etc),
 - quantity
 - strength and
 - dosage

Check it!!!

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/help-from-the-pharmacy/index_en.htm

Help from the pharmacy

- Electronically forwarded prescription
- Generated in the doctors' registry system
- Is forwarded directly to pharmacy
- When prescribed may be forwarded to insurer

E-prescriptions

→ If your doctor has given you an e-prescription you need to make sure you **ask for a paper copy** if you plan to use the prescription in another EU country, as the e-prescription may not be recognised outside your home country.

Sample story

Getting medicine abroad using a prescription from home

Anna from Germany is going to work in Sweden for 6 months. She needs to get her sleeping pill dispensed while she's there, so asks her doctor for a prescription she can use in another EU country. She can use the prescription from her German doctor to get more sleeping pills from the pharmacy, even while living abroad.

SCHOOL PROGRAMS

http://europa.eu/youreurope/citizens/health/help-from-the-pharmacy/index_en.htm



Help from the pharmacy expenses and reimbursements

- when buying medicine on prescription abroad, you might have to **pay the full cost** up front, **even if you don't at home.**
 - If you are entitled to reimbursement you can **claim it from your health insurer** when you get home: this depends on your healthcare cover and the rules of the EU country you're visiting.


Using the EHIC at the pharmacy

- If you have a **prescription from the country you are in**, you should present it together with the **European Health Insurance Card** when you go to the pharmacy. This means that **you will pay the same rate** at the pharmacy **as someone who was insured and living in that country.**

In some EU countries this **may mean that you won't pay anything**, while in others you may be required to pay a **certain amount** towards the cost of your prescription.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/help-from-the-pharmacy/index_en.htm



Help from the pharmacy

If you...

- **don't have an EHIC or,**
- **have** forgotten to take your EHIC abroad with you **or,**
- you have private travel insurance **or,**
- you have a prescription from another EU country (cross-border prescription)
 - you will most likely have to **pay the full cost of a product** dispensed on prescription at the pharmacy
 - make sure you ask the pharmacy for a **receipt**. You can request reimbursement from your insurer when you return home

Sample story

You may have to pay for your prescription medicine


Federica has a prescription from her doctor in Italy for allergy medicine that she thinks she might need during her summer holiday in France. In Italy the medicine is dispensed free of charge.

During her holiday in France, Federica takes her Italian prescription to the pharmacy to get her allergy medicine. She is surprised when the pharmacist asks her to pay EUR 25 for her medicine.

If you have a prescription from another EU country and you want to have it dispensed abroad, you will most likely have to pay the full price of the medicine at the pharmacy. However, you may be entitled to reimbursement when you get home.

SCHOOL PROGRAMS

http://europa.eu/youreurope/citizens/health/help-from-the-pharmacy/index_en.htm



When living abroad Your health insurance cover

In the EU, the country responsible for your social security and your health insurance depends on your **economic status** and your **place of residence** – not on nationality. Make sure you understand under which country's social security you should be covered! (more information: at NCPs)

Special conditions apply to healthcare coverage if you are:

- 1. If you work in one EU country and live in another**
 - you are **entitled to medical treatment on both sides of the border**
 - **register in the country where you work and get an S1 form** from your health insurance authority. This form entitles you and your dependants to receive healthcare in the country **where you live.**
- **Caring for sick children:** as a **cross-border commuter**, if you take time off work to care for a sick child, check with your health insurance whether you qualify for benefits. You **may not** if your **child is insured** together with your partner **in the country where you live.**
- **(if you work in Vienna and live in Sopron (with family), you may not benefit)**

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/when-living-abroad/index_en.htm

Coordination of Social Security Systems

S1 form - Registering for health care cover

Registering for health care cover

1. PERSONAL DETAILS OF THE INSURED PERSON
(to be filled if the holder has a right to health care because of another person's insurance)

3.1 Personal identification number in the competent Member State

3.2 Surname

3.3 Forename

3.4 Surname at birth (*)

3.5 Date of birth

3.6 Address of the insured person, if different from that in 1.6

3.6.1 Street, N°

3.6.2 Town

3.6.3 Post code

3.6.4 Country code

2. INSURANCE COVERAGE FROM/TO

4.1 Starting date

4.2 Ending date

3. INSTITUTION COMPLETING THE FORM

5.1 Name

5.2 Street, N°

5.3 Town

5.4 Post code

5.5 Country code

5.6 Institution ID

5.7 Office fax N°

5.8 Office phone N°

5.9 E-mail

5.10 Date

5.11 Signature

STAMP

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

**When living abroad
Your health insurance cover**

Special conditions apply to healthcare coverage if you are:

2. Posted abroad on a short assignment (<2 years)

- as a worker posted abroad on a short assignment you can **stay insured in your home country** - the country from which you have been posted, which is responsible for your social security coverage.
- **request an S1 form from your home-country healthcare authority.** This will entitle you and your family to healthcare during your stay. Give the S1 form to the host-country healthcare authority on arrival.

3. Civil servants seconded abroad

- similarly, you are entitled to medical treatment in the country where you live.
- **The same applies:** request an **S1 form** from your health-insurance provider in **the country which employs** you. This will entitle you and your family to healthcare during your stay. Give the S1 form to the host-country healthcare authority on arrival.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/when-living-abroad/index_en.htm

**When living abroad
Your health insurance cover**

Special conditions apply to healthcare coverage if you are:

4. A student, a researcher, a trainee

If you go to another EU country for your studies, research work, a work placement or vocational training, you must have comprehensive health insurance in your host country.

- if you are **not employed**, the EHIC could be an option
- if you are **employed** in your **host country**, you will need to **subscribe to a local healthcare scheme** there

Sample story

Brief yourself on local social security rules

Wim is a Belgian national who went to the Netherlands for a university degree. He took a valid European Health Insurance Card with him. Wim planned to work part-time during his studies. However, in the Netherlands, it is obligatory to take out the national basic healthcare insurance, costing around EUR 1,100 a year, if one has a job there – even if one already has a valid European Health Insurance Card. The cost of basic healthcare insurance made working a more costly option than Wim had anticipated.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/when-living-abroad/index_en.htm

**When living abroad
Your health insurance cover**

Special conditions apply to healthcare coverage if you are:

4. A student, a researcher, a trainee (continuation)

- some PhD students may be considered **resident workers** and can be required to subscribe to the local healthcare scheme or take out private insurance
- if you are sent for a temporary period to a university or research institution in another EU country by your university or research institute, then you will **remain under your home healthcare scheme** Before leaving...
 - you should apply for the EHIC card, or for an S1 form,
 - check with your health insurance provider or with the NCP in your home country whether they will cover the cost of your healthcare abroad for the full duration of your stay.

Some national health insurers will only cover the costs of your healthcare in another country **for a limited time**. In this case, **you will need to register for state healthcare in your host country** or to take out private health insurance.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/when-living-abroad/index_en.htm

**When living abroad
Your health insurance cover**

Special conditions apply to healthcare coverage if you are:

5. A pensioner... (task: to read at home☺)

5.1. Healthcare in the country where you live

- **if you receive a pension from the country where you live:** you and your family are covered by that country's healthcare insurance system — whether or not you are also receiving pensions from other countries.
- **if you do not receive a pension or any other income from the country where you live:** you belong to the healthcare insurance system of the country where you were insured for the longest period of time.

Sample story

Get to know the healthcare system in your new country

Nicolas has lived in France and worked there for most of his career — except for a few years in Italy working as a waiter when he was young.

When Nicolas retires, he moves to Italy. His pension will be made up of 2 parts: an Italian pension reflecting the years worked in Italy and a French pension for the years worked in France.

Because Nicolas lives in Italy AND receives an old age pension from the Italian authorities, he belongs to the Italian health insurance system. He is no longer part of the French system.

http://europa.eu/youreurope/citizens/health/when-living-abroad/index_en.htm

**When living abroad
Your health insurance cover**

Special conditions apply to healthcare coverage if you are:

5. A pensioner... (task: to read at home☺)

5.2. Healthcare in the country where you used to work

- theoretically, ...you and your family are only fully entitled to medical treatment in the country where you live.
- however, in some countries you and your family members are entitled to complete healthcare coverage in both the country which pays your pension and the country where you now live

5.3. Former cross-border commuters

- **you can continue to receive a treatment** that began in the country where you used to work even after having retired
- this is also applicable to **dependants** in some countries
- you are entitled to healthcare both in your country of residence and in the country where you used to work (if you worked for at least 2 years as a cross-border worker during the 5 years preceding retirement)

http://europa.eu/youreurope/citizens/health/when-living-abroad/index_en.htm

S3: medical treatment for former cross-border worker in former country of work

INFORMATION FOR THE HOLDER

This is your certificate of entitlement to certain medical treatment in your former State of work, if you present it to the health care institution of the place of stay, you will receive medical treatment under the same conditions as persons insured in that State. For a list of health care institutions, see <http://ec.europa.eu/social/sectors>

PERSONAL DETAILS OF THE HOLDER

1.1 Personal Identification Number in the competent Member State

1.2 Nationality

1.3 Forename(s)

1.4 Date of birth (YY)

1.5 Date of birth (MM)

1.6 Current address

1.6.1 Street, n°

1.6.2 Town

1.6.3 Post code

1.6.4 Country code

1.7 Personal Identification Number in the former Member State of work

1.8 Status

1.8.1 Former cross-border worker 1.8.2 Family member of former cross-border worker

TREATMENT DETAILS

This person referred to above is insured by:

2.1 continuation of treatment that began in former State of work, i.e. (*)

2.1.1 Nature of treatment / illness

2.2 treatment in the former State of work (**)

**When living abroad
Your health insurance cover**

National healthcare systems differ greatly within Europe

- EU countries are free to establish their own rules on entitlement to benefits and services

For example, if you apply for medical care in the country where you now live, you probably won't be entitled to exactly the same services for the same price as in your country of origin. **Get information at NCPs!!!**

Sample story

Get to know the social security system of your new country

Susanne always worked in Germany and moved to Spain when she retired. When she became ill, she contracted a home-care service with a private company because there is no public home-care insurance in Spain.

Her German home-care insurance paid part of the costs, but Susanne's share was much higher than what she would have had to pay if she had stayed in Germany. This was a consequence of the differences between the German and the Spanish benefits systems.

http://europa.eu/youreurope/citizens/health/when-living-abroad/index_en.htm



When living abroad Your health insurance cover

Differences in assessing incapacity level

- if you claim an invalidity pension or incapacity benefit, **each country** you have worked in **could insist on examining you separately**.
- For more info on this: <http://ec.europa.eu/social/main.jsp?catId=861&langId=en>
- one country might assess you as **seriously incapacitated**, while another country may **not consider you incapacitated at all**.





UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/when-living-abroad/index_en.htm



Further information on cross-board healthcare: 1. National Contact Points

Every EU country has at least one NCP!
(some also have regional or local contact points).

Main task of NCPs is to provide information for EU citizens of the rights to receive health care in other EU countries:

In their home countries:


- your rights to have some or all of your costs covered
- what types of treatment are reimbursed and the amount of reimbursement
- if you need prior authorisation and how to apply for authorisation
- how to appeal if your rights have not been respected

In the country where you want to be treated

- the healthcare system of that country and
- how they ensure quality and safety, including: monitoring, who sets standards, etc.
- whether a particular provider is registered and authorised to provide specific treatments, and which quality and safety system covers that provider.
- patients' rights in that country, and
- specific information about what your options are if something goes wrong or you are not happy with the treatment you receive

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/when-living-abroad/index_en.htm




Further information on cross-board healthcare: 2. Healthcare providers

Healthcare providers must inform you about:

→ everything you need to make an informed choice about your treatment:

- different treatment options,
- quality and safety,
- authorisation/registration status)
- treatment prices beforehand - and provide you with a
- clear invoice afterwards to facilitate reimbursement
- their liability insurance or equivalent
- (where applicable) the different options for covering the cost of treatment.



UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://europa.eu/youreurope/citizens/health/when-living-abroad/index_en.htm



National Contact Point: Finland

English Quicklinks For health care professionals

Choosehealthcare.fi

Choose your place of treatment Health services abroad Healthcare in Finland Know your rights What you pay Medicines



What is Choosehealthcare.fi?

Choosehealthcare.fi is an online service that provides information on the freedom of choice in national and cross-border healthcare. It offers information to patients about their rights and

National Contact Point: Belgium

national public service
HEALTH, FOOD CHAIN SAFETY AND ENVIRONMENT

THEMES E-SERVICES PUBLICATIONS AND RESEARCH NEWS AGENDA ABOUT US CONTACT US

National contact point for cross-border healthcare

06/02/2016

Article Document

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

National Contact Point: The Netherlands

National Health Care Institute

Netherlands NCP Cross-Border Health Care

Home Treatment in the Netherlands Treatment in another EU country European legislation

Home > About NCP

About the National Contact Point

In the Netherlands the National Health Care Institute implements tasks for the National Contact Point (NCP) for cross-border healthcare. We have been commissioned to do this by the Ministry of Health, Welfare and Sport (VWS).

On this page:

- > What is the NCP?
- > What do we do?

What is the NCP?

The European Directive on the application of patients' rights in cross-

National Contact Point: Hungary

National Contact Point
Cross-border healthcare in the European Union

About This Site Healthcare System in Hungary Emergency Care in Hungary Planned Care in Hungary Patients' Rights Quality and Safety Healthcare authorities European Contact Points

HOOL
RAMS

<http://www.patientsrights.hu/>

Informations about the national health care system...

OBEDIK

MAGYAROKNAK ABOUT THE HUNGARIAN CONTACT POINT F.A.Q. CONTACT US

National Contact Point

About This Site The Structure of the System

Principles of Operation
The healthcare system enables the assurance of healthcare services and the realization of public health objectives. The purpose of healthcare is to assist the development and restoration of health, to obstruct its deterioration, and to facilitate the integration of people of reduced health into employment and into society.

Preventive Services
Within the framework of healthcare services, we can find preventive services, including services for the prevention and early diagnosis of diseases. As part of preventive services, prevention of infectious diseases, screenings, environmental and occupational healthcare activities, as well as protective care of families and women are also part of the system.

The Healthcare System

Primary Healthcare
The first line of defense of the Hungarian healthcare system is primary healthcare. In accordance with the Act on healthcare, all patients shall be assured continuous long-term healthcare based on a personal relationship, in or near their places of residence, irrespective of gender, age or the nature of their illness. The important institutions of primary healthcare are: family practitioners, family pediatric practitioners, dental practitioners, on-duty services adjacent to services, health visitor services, and school health services.

Emergency Care in Hungary
Planned Care in Hungary

Patients' Rights
Quality and Safety
Healthcare authorities

Outpatient Specialized Care
One-off or occasional healthcare provided by a specialist physician upon referral from the physician regularly attending and caring for a patient, or on the self-referral of the patient, or continuous specialist care when the patient has a chronic condition not necessitating inpatient care.

SCHOOL PROGRAMS

<http://www.patientsrights.hu/>

Information about the European Health Insurance Card...

National Contact Point

[About This Site](#)
[Healthcare System in Hungary](#)
[Emergency Care in Hungary](#)
[Planned Care in Hungary](#)
[Patients' Rights](#)
[Quality and Safety](#)
[Healthcare authorities](#)
[European Contact Points](#)

The European Health Insurance Card

The European Health Insurance Card can be obtained free of charge, through which those insured become eligible to use the healthcare of their country of temporary residence within the 28 Member States of the European Union and on Iceland, in Liechtenstein, in Norway and also in Switzerland with the same conditions and costs as the citizens who are insured in that country.

Who is Eligible?
Who have their permanent residence in a Member State of the European Economic Area (EEA) are entitled to use healthcare services in Hungary. These citizens are entitled to use certain - medically necessary - healthcare services against their own health insurance in a different Member State or Contracting State. Entitlement to this care shall be certified by the Card.

Obtaining a European Health Insurance Card
The Card is issued by the competent office of the health insurance fund administration (OEP) upon request to those entitled to use national healthcare services, and it can be requested free of charge at any of the offices of the health insurance fund administration. The Card can be requested at the customer service desk of any of the offices of the health insurance fund administration in person, through an agent provided with a written power of attorney, or for minors through their legal representatives. If and when the client requests the Card in writing, the administration office will dispatch it to the applicant by mail, delivery of which shall be certified by the applicant through the signature of the delivery notification.

<http://www.patientsrights.hu/>

Care provided for EU patients arriving into Hungary...

National Contact Point

[About This Site](#)
[Healthcare System in Hungary](#)
[Emergency Care in Hungary](#)
[Planned Care in Hungary](#)

Care provided for EU patients arriving into Hungary

In harmony with the laws of the European Union and pursuant to Hungarian regulations, access to publicly financed healthcare shall be ensured to EU patients. This is realized through the fulfillment of two conjunctive conditions:

- Citizens of EU Member States shall be entitled to use healthcare with conditions identical to those that are relevant to those insured in Hungary. Pursuant to this, in the case of referral-bound specialized care in Hungary (i.e. [specialized care](#)) except if it is incomprehensible to the healthcare provider or it is inconclusive as to the health of the patient and based on that as to the scope of medically necessary interventions, the healthcare provider (hospital or specialist physician) shall be obliged to accept referrals issued for EU patients in another Member State of the European Union by healthcare professionals entitled to issue such referral.
- Patients shall pay the costs of care to the healthcare provider based on domestic rates.

The provision of care

- EU patients shall be entitled to receive care on all of the so-called levels of progressivity (i.e. different levels to treat the disease, as it may become necessary).
- Foreign referrals are accepted by Hungarian physicians as a default.
- If foreign referrals are incomprehensible to the physicians, patients can be asked to present a Hungarian referral as well.
- Admission onto the Hungarian waiting list shall take place in accordance with Hungarian rules.

Payment for the costs of care

Restrictions and Complaints Information

<http://www.patientsrights.hu/>

**Links to OEP website (Hungarian)
NHIP= National Health Insurance Fund**

ORSZÁGOS EGÉSZSÉGBIZTOSÍTÁSI PÉNZTÁR
egészség, biztonság

[ENGLISH](#) [DEUTSCH](#) [Keresés](#)

RÖLUNK **LAKOSSÁGNAK** **SAKAMÁNAK**

[Főoldal](#) > [Felső menü](#) > [Lakosságnak](#) > ["In English"- "Auf Deutsch"- "En Français"](#) > [Health Care Services Available During Temporary Stay in Hungary](#)

ELLÁTÁS MAGYARORSZÁGON
ELLÁTÁS KÜLFÖLDÖN
VÁRÓLISTA
GYÓGYSZERKERESŐ
SZERZŐDÖTT SZOLGÁLTATÓK
JOGVISZONY ELLENŐRZÉS
MAGÁNSZEMÉLYEKNEK
ADATVÉDELEM
KORMÁNYHIVATALI ÜGYINTÉZÉSÉZ
IDŐPONTFOGLALÓ
ELEKTRONIKUS ÜGYINTÉZÉS

Health Care Services Available During Temporary Stay in Hungary
PDF [164KB]

Health Care Services Available During Temporary Stay in Hungary

Dear Visitor,
You can find below information how to use health insurance services during your temporary stay in Hungary.

Residents of EEA (European Economic Area) countries and Switzerland

Residents of the European Union, Iceland, Norway, Liechtenstein and Switzerland, who are entitled to health care of their respective countries or mandatory health insurance scheme of their respective countries of residence, can receive in Hungary the health care:

- in medical grounds
- during temporary stay in Hungary
- taking into account the nature of the benefits required and the expected length of stay.

The treatment, which becomes medically necessary during the patient's temporary stay in Hungary is free of charge.

In case of doubt the health care provider decides whether the needed treatment is medically necessary during the expected duration of the stay in Hungary, in respect of the nature of the benefits required and the expected length of stay.

However, you may not undertake any treatment if the treatment relates to:

- administrative proceedings (e.g. immigration, asylum-seeking, residence or entrance permit application)
- elective
- following dental treatment, are available at dentist contracted with the national health insurance fund (NHIF) or not of patients:
- on the basis of specialist's referral, and treatment related to any both dental or oral disease
- dental prosthetic treatment
- dental surgery treatment
- orthodontic treatment
- full range of dental treatments for pregnant women and 60 days following childbirth.

It is to note that the costs of treatment are generally to be borne by the patient.

Other
When a doctor or dentist issues a prescription, it should be taken to the pharmacy, where the patient's residence card (validity on residence) is very important to ensure the free of charge. The validity is proved directly to the pharmacy, as the amount will then be paid at the address of the prescribed medicine is a "replacement" and therefore it is not reimbursed.

Medical treatment

Information certificate

On getting the treatment in the same conditions in Hungary insured persons, a invoice shall be issued and shall be on the patient's responsibility (NHIF, 2011, 2012, 2013)

**OEP = NHIP
= National Health Insurance Fund**

Health Care Services Available During Temporary Stay in Hungary


Residents of EEA (European Economic Area) countries and Switzerland

Residents of the European Union, Iceland, Norway, Liechtenstein and Switzerland, who are entitled to health care of the national health services or mandatory health insurance scheme of their respective countries of residence, can receive in Hungary the health care

- which becomes necessary
- on medical grounds
- during temporary stay in Hungary
- taking into account the nature of the benefits required and the expected length of stay.

The treatment, which becomes medically necessary during the patient's temporary stay in Hungary is free of charge.


UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS



In case of doubt the health care provider decides whether the needed treatment is medically necessary during the expected duration of the stay in Hungary. However, by virtue of decisions of the European Commission (Decision No. S3), all treatments are deemed necessary in case of

- dialysis,
- oxygen therapy and pregnancy and childbirth
- special asthma treatment
- echocardiography in case of chronic autoimmune diseases
- chemotherapy.

Entitlement certificates



For getting the treatment in the same conditions as Hungarian insured persons, a **European Health Insurance Card (EHIC) or the Provisional Replacement Certificate (PRC) must be submitted to the health care provider.**

How to use the European Health Insurance Card in Hungary

Documentation required
You need both the **European Health Insurance Card and your passport or ID card.**

Doctors
You can only obtain treatment from surgeries, which have a sign saying they are contracted with the National Health Insurance Fund. The inscription is generally as follows:
"a társadalombiztosítás egészségügyi szolgáltatásaira szerződött szolgáltató"

If you need medically necessary treatment, it is advised to see a general practitioner (GP – "házi orvos") first. The GP decides whether further specialised out- or inpatient treatment is necessary and will issue a referral.

The specialised outpatient care, typically available at outpatient centres ("szakrendelő"), is rendered generally upon referral.

However, you may seek **outpatient care without referral** if the treatment relates to dermatology, gynaecology, urology, otolaryngology, ophthalmology, oncology or general surgery.

MIGRANT HEALTH PROGRAMS

How to use the European Health Insurance Card in Hungary

Dentists
Following dental treatments are available at dentists contracted with the National Health Insurance Fund (OEP) in case of necessity:


- emergency care
- on the basis of specialist's referral, and treatment related to any basic dental or oral diseases
- tooth preserving treatments
- dental surgery treatment
- gums diseases,
- full range of dental treatments for pregnant women until 90 days following childbirth.

It is to note that the **costs of materials** are generally to be borne by the patients.

Drugs
Where a doctor or dentist issues a prescription, it should be taken to the pharmacy, where the EHIC shall be submitted as well. Subsidies on medicines can vary according to disease and type of product. The subsidy is provided directly to the pharmacy, so the amount you will have to pay at the purchase of the prescribed medicine is a "co-payment" and therefore it is not refundable.

Hospital Treatment
Hospital treatment is normally provided through a referral from a GP. *in urgent cases no referral is necessary.*

COOL SAMS




A maximum amount of HUF 100 000 is due

- when obtaining hospital treatment without a referral from a primary health care provider,
- when using a health care provider other than the one specified in the referral by the prescribing doctor or
- if you chose to be treated by a doctor who is not on duty at the time of the treatment.

For extra services (better room, meal etc.) additional charges are applied by hospitals.

Refunds
Private charges for seeing a doctor or dentist and co-payment for hospital services and pharmaceuticals are not refundable.
(It is to note that most dentists advertising themselves are not contracted for the services of the Hungarian health insurance; if dentists are contracted to health insurance services, they only provide emergency dental treatment and eventually tooth filling.)
If you are treated privately in a hospital, none of the charges are refundable.

MIGRANT HEALTH PROGRAMS



EHIC in General
 The European Health Insurance Card is required for each episode of treatment. It must be submitted to the physician treating you, or at the patient's registration desk in hospitals or outpatient medical centres.

Lack of EHIC
 If the insured person cannot produce an EHIC while seeking necessary health care in Hungary, the health care provider can accept a retroactively issued PRC as well. The PRC must be submitted by the patient or forwarded via fax at latest within 15 days following the treatment. If a PRC cannot be produced either in due time, the health care provider charges a fee for the treatment and issues an invoice. A refund of the invoiced amount is not possible in Hungary; however, the patient can apply for a reimbursement according to Hungarian tariffs from his/her competent health insurance institution after returning home.

Planned Treatment
 If the EEA or Swiss resident wishes to receive a planned medical treatment in Hungary at the expenses of his/her competent health insurance institution, or enters Hungary with the purpose of getting health care, a prior authorisation is required. The competent institution certifies its consent on a form E 112/S2. This form has to be submitted to the health care provider in order to get the treatment with the same conditions as Hungarian insured persons. An EHIC is not acceptable in such circumstances.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
 MIGRANT HEALTH PROGRAMS




Bilateral Agreements on Social Policy and/or Health Care

The citizens of the following States can receive health care in immediately necessary cases. The document certifying the entitlement is the PASSPORT only.

- Angola
- Cuba
- Iraq
- Jordan
- Kuwait
- Macedonia
- Mongolia
- North Korea (Peoples' Democratic Republic of Korea)
- Russia
- Ukraine

UNIVERSITY OF PÉCS MEDICAL SCHOOL
 MIGRANT HEALTH PROGRAMS



Third Countries

Citizens and/or residents of countries, which are not part of the European Economic Area and which don't have bilateral agreements with Hungary on the provision of health care, have to pay full price for the health care services rendered in Hungary. According to the Hungarian legislation, the health care provider can set the fee basically freely; therefore the Hungarian National Health Insurance has no influence on the amount of fee charged. However, in order to avoid discrimination, it is important that the health care provider applies consequently the same fee for same service. For this purpose, most health care providers have established price lists that can be consulted before the treatment.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
 MIGRANT HEALTH PROGRAMS



Information about patients' rights...

- About This Site
- Healthcare System in Hungary
- Emergency Care in Hungary
- Planned Care in Hungary
- Patients' Rights
 - The Role of the Individual
 - The Right to Healthcare
 - The Right to Human Dignity
 - The Right to Have Contact
 - The Right to Leave the Facility
 - The Right to Be Informed
 - The Right to Self-Determination
 - The Right to Refuse Healthcare

Patients' Rights

Act CLIV of 1997 on health, healthcare services, and healthcare providers (on Healthcare) sets forth the rights and obligations of patients in the course of healthcare, as follows.

Submenu:

- [The Role of the Individual](#)
- [The Right to Healthcare](#)
- [The Right to Human Dignity](#)
- [The Right to Have Contact](#)
- [The Right to Leave the Facility](#)
- [The Right to Be Informed](#)
- [The Right to Self-Determination](#)
- [The Right to Refuse Healthcare](#)
- [The Right to Become Familiar with the Medical Record](#)
- [The Right to Professional Secrecy](#)



<http://www.patientsrights.hu/>

HOOOL
 IRAMS

  **Information of quality and safety in healthcare...**

- About This Site
- Healthcare System in Hungary
- Emergency Care in Hungary
- Planned Care in Hungary
- Patients' Rights

Quality and Safety

It is a fundamental pillar of the EU Directive that having regard to the values of access to good-quality healthcare, equity and solidarity, cross-border healthcare shall be provided in harmony with the quality and safety regulations and guidelines prescribed by the country where healthcare is provided.

It is the most important objective of the Hungarian system of requirements to assure the quality of healthcare services and to ensure the rights of those providing and using the services.

The entirety of the rules guaranteeing the quality and safety of healthcare forms an integral part of the Hungarian healthcare system. The present reform of the healthcare system shall also mean the reform of provisions on quality assurance and patient safety. The Semmelweis Plan, as the basic document of the Hungarian healthcare reform, sets forth that:

"In this difficult economic situation, the issue of the quality of healthcare services shall be considered a high priority, i.e. to realize such care that is safe, secure, appropriate, timely, and as a result, fruitful and efficient, and is provided to the satisfaction of the patients. The objectives of this quality assurance policy, which correspond to the domestic directions of health policy and to European Union trends, are defined in respect of these principles:" (Semmelweis Plan)

Patients are protected by numerous safety regulations following their admission into the healthcare system as well as numerous rules assure the appropriate quality and patient safety in the course of healthcare.



- Quality and Safety
 - Conditions for Starting and Exercising Healthcare Services - Registration
 - Equipment-Related Conditions
 - Personnel-Related Conditions – Training
 - Professional Protocols and Guidelines

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

<http://www.patientsrights.hu/>

  **Links towards the main national healthcare authorities...**

 **MAGYAROKNAK** **ABOUT THE HUNGARIAN CONTACT POINT** **F.A.Q.** **CONTACT US** **EN**

National Contact Point

- About This Site
- Healthcare System in Hungary
- Emergency Care in Hungary
- Planned Care in Hungary
- Patients' Rights
- Quality and Safety

Healthcare authorities



 



- Healthcare authorities
- European Contact Points

MEDICAL SCHOOL
HEALTH PROGRAMS

<http://www.patientsrights.hu/>

  **IMPORTANT QUESTIONS (NHIF= National Health Insurance Fund)**

Cost of rescue and transport following sport accident (ie. skiing, hiking)



Exploring and rescuing those injured in an (sport) accident in the mountains and their transport is **subject to charges** even for those with health insurance. Its fee is generally not reimbursed by insurer and patients have to pay themselves or they may effect a sport insurance.

In case of a mountain rescue, - particularly helicopter rescue- the fee of rescue and transport will be billed by the emergency medical service. Generally, the local health insurance does not cover the bill of the rescue, but only a certain part of its cost, a fixed amount of money.

For example, in Austria maximum **800 EUR** could be reimbursed, however the cost of mountain rescuing could be multiply higher.

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://www.oep.hu/gyik/ellatas_gyogykezeles_kulfoldon

  **IMPORTANT QUESTIONS (NHIF= National Health Insurance Fund)**

What happens if the healthcare providers in Hungary do not accept the European Health Insurance Card?

For those healthcare providers which are in contract with the National Health Insurance Fund (NHIF=OEP) it is obligatory to accept the EHIC Card when the care was medically necessary/reasonable.

The perception of necessity is medical-professional question/issue.

Health services covered by the EHIC are financed by the NHIF within the same conditions as they were used by a Hungarian patient. NHIF will account with the payed money with the card issuing foreign insurer.

The insured patient has to pay in following cases:

- if the provided care was not medically necessary,
- if he/she takes care at a provider which is not in contract with NHIF (private)
- if the EHIS was not presented...

If the patient has to pay for the health services (ie. not showed off his card), he may ask for **reimbursement** at their health insurer at their health country.

MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS

http://www.oep.hu/gyik/ellatas_gyogykezeles_kulfoldon



IMPORTANT QUESTIONS (NHIP= National Health Insurance Fund)

Health insurance of international students studying at Hungarian universities.

Foreign students studying at higher educational institutions in Hungary are entitled **automatically** to health care in Hungary whose:

- studies in Hungary **are based on international contract** or on **Scholarship** awarded by the **Ministry of Education**, or
- for those students who are **residents of neighbour countries** of Hungary (without Hungarian citizenship) AND studying in Hungary at public HEI within the frame of a **Scholarship** program.

These students are entitled to have the so-called **TAJ number**, which refers to having a public health insurance in Hungary.

The HEI notifies the domestic health insurer (OEP, NHIF) of their legitimacy.

If a foreign student's status at a HEI is **NOT based on** the above mentioned conditions:

- students arriving from **EEA countries** (EU+Norv, Licht, Ice.+ Switzerland) are entitled to care with their **European Health Insurance Card** issued by their home countries' health insurer.

http://www.oep.hu/gyik/ellatas_gyogykezeles_kulfoldon



IMPORTANT QUESTIONS (NHIP= National Health Insurance Fund)

- If a student students arriving from **EEA countries does not have European Health Insurance Card**, AND **takes his permanent residence to Hungary**, the permanent residency certification (issued by Office for Immigration and Nationality) will establish his/her obligation to pay a monthly **6600 HUF** health care contribution to the Hungarian public health insurer. Then he/she will be entitled to TAJ card (public health insurance)
- If a student arrives from **non-EEA country (third county)** AND has **residency permit**, then he/she may **establish an arrangement** (a contract) with the competent health insurer authority/administration office (based on the place of residence).

Based on this contract:

- if the student studies **full-time**: he/she has to pay a monthly **30% of the minimum wage** contribution
- if he studies **part-time**: the amount of monthly payable contribution is **50% of the minimum wage**.

In the first 6 months after signing the contract he/she is only entitled to **emergency care**. However, if he/she pay the amount of 6-months-contribution at once by the time of signing the contract: coincidentally, from that moment he/she will be entitled to full health insurance.

http://www.oep.hu/gyik/ellatas_gyogykezeles_kulfoldon



During preparing for your test exam, pay a special attention to the following topics:

- European Health Insurance Card (what is it, what does it cover, how to use in Hungary, etc.)
- Planned and unplanned healthcare in the EU
- Cross-border prescriptions
- Cost of rescue and transport following sport accident

UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS



Thank you for your attention!



UNIVERSITY OF PÉCS MEDICAL SCHOOL
MIGRANT HEALTH PROGRAMS