



# Accessing planned treatment abroad

## Your checklist

FEBRUARY 2024



*As a resident in the EU, Iceland, Liechtenstein, or Norway (EU/EEA) with healthcare coverage, you have the **right to medical treatment** in any other EU/EEA country. Your country of residence will cover part or all of your medical costs.*

*This easy-to-use checklist will help you make a decision and prepare for your trip.*

*Contact your country's National Contact Point to find out about your patient rights and get all the information on the documents and the procedures to be followed.*

For more information, see [Frequently Asked Questions for outgoing patients](#). Information about rules for social security coordination with the UK can be found [here](#).

## BEFORE DECIDING TO BE TREATED ABROAD...



**1. Consult your National Contact Points to help you understand the EU rules governing treatment abroad and choose the most suitable for your case.**

- ▶ The Social Security Regulations (EC) Nos [883/2004](#) and [987/2009](#) govern access to **public or contracted private healthcare providers for both planned and unplanned treatment** abroad. By following this process, you can receive treatment on equal grounds with local patients (free in some countries). If they must pay for the treatment, you might be asked to pay as well and then be reimbursed according to the rules and tariffs of the country of treatment. For planned treatments, **prior authorisation** (an S2 form) from your national insurance provider is required. Unplanned necessary treatment can be accessed using the European Health Insurance Card (EHIC).
- ▶ Directive [2011/24/EU](#) broadens the options for **planned and unplanned treatment abroad allowing access to any private or public healthcare provider**. However, you will usually pay all costs up front and then apply for **reimbursement** based on your home country's fee and reimbursement schedule. Avoid unexpected costs – ask your NCP about reimbursement schedules.



**2. Understand the treatment.**

- ▶ Procedure details
- ▶ Anticipated outcome
- ▶ Potential risks
- ▶ Alternative treatments, if available



### 3. Understand referral requirements, costs and reimbursement.

Don't forget expected costs like translation fees, follow-up care, travel and accommodation, repatriation or transportation, or treatment in a private hospital.



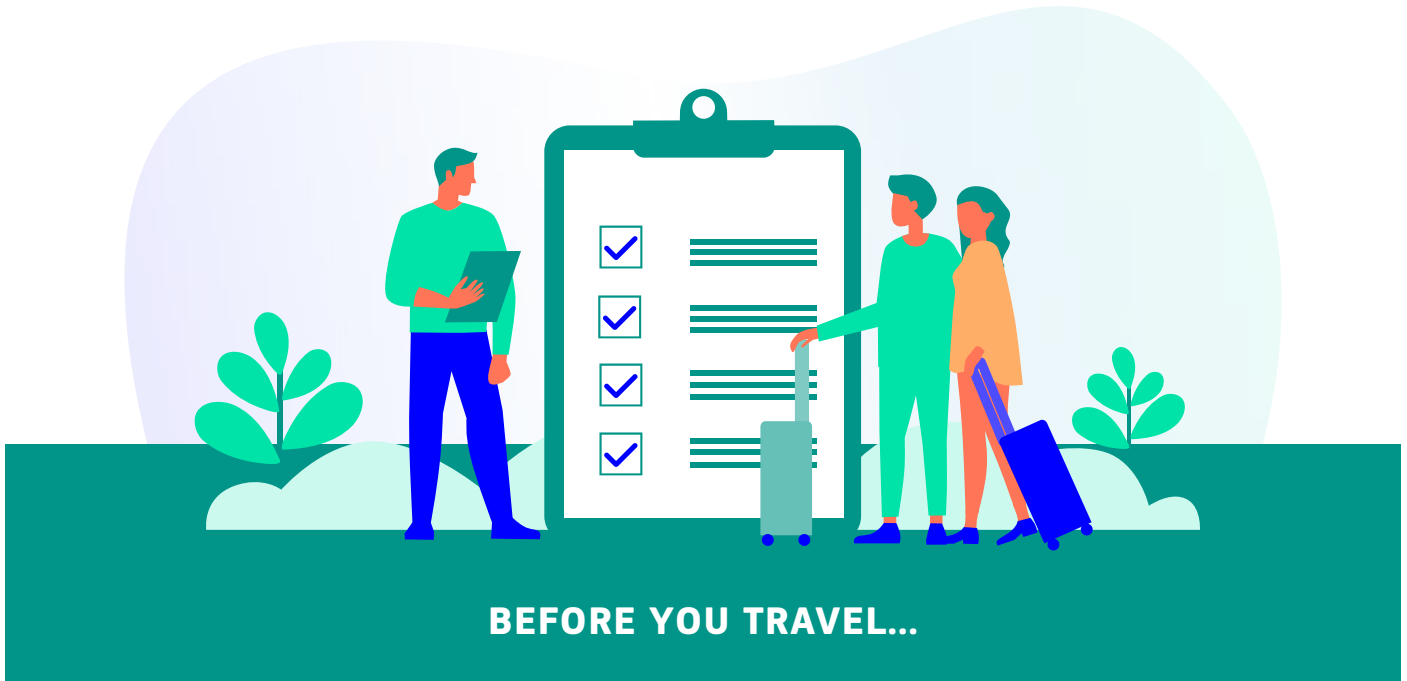
### 4. Confirm essential information about the healthcare provider abroad.

- ▶ Do they have a valid medical license?
- ▶ Are they entitled to provide services covered under the social security system?
- ▶ What quality and safety standards do they follow?



### 5. Ask, ask and ask some more!

Exercise your **right to informed consent**: get all the information you need to make the best decision for you or your loved one.



## BEFORE YOU TRAVEL...



### 1. Check prior authorisation requirements.

- ▶ Is prior authorisation necessary (always under the Social Security Regulations, sometimes under the Directive)?
- ▶ What is the procedure for submitting an authorisation request?
- ▶ What is the estimated time for receiving a reply?



### 2. Understand reimbursement procedures.

Know where to submit claims, the required documents and time limits to submit your reimbursement claim.



### 3. Understand your rights for appeal or complaint.

- ▶ **Appeal** prior authorisation or reimbursement decisions.
- ▶ File a **complaint and seek redress** if you are not satisfied with the healthcare treatment received.



### 4. Provide medical records to the healthcare provider abroad.

Your healthcare provider abroad must know your medical history before administering any treatment. You have the right to get these records from your home doctor/healthcare provider.



### 5. Arrange for an interpreter and/or translation of documents.

You are usually responsible for these costs. Check if you need to translate your medical records for the healthcare provider treating you.



## BEFORE YOU RETURN HOME...



### 1. Ensure you have access to all relevant documentation.

- ▶ **Treatment:** diagnosis, treatment details including medicines/anaesthesia delivered, exam results and medical assessments, prescriptions, follow-up care, etc.
- ▶ **Reimbursement:** receipts/invoices and any other documents detailing costs, in addition to treatment documentation.



### 2. Arrange follow-up care.

- ▶ Transfer medical records to your healthcare provider at home.
- ▶ Arrange document translation if necessary.
- ▶ Ensure your prescription meets the minimum information requirements for cross-border prescriptions.

## USEFUL LINKS



[Your Europe: Health](#)



[European Health Insurance Card](#)



[Manual for Patients on accessing healthcare in any EU/EEA country](#)



[National Contact Points](#)



**AVOID THESE TOP TEN MISTAKES PATIENTS MAKE IN ACCESSING CROSS-BORDER HEALTHCARE!**