



For more information on cross-border healthcare within the European Union, Iceland, Liechtenstein or Norway, please contact the National Contact Point of your home country and/or the National Contact Point of the Member State where you wish to seek medical treatment.

National Contact Points

In each EU country, Iceland, Liechtenstein and Norway, National Contact Points for Cross-border Healthcare (NCPs) have been installed. These contact points provide patients with information on all relevant aspects of cross-border treatment: going from prior authorisation to post-treatment reimbursement and complaint procedures.

All National Contact Points have a designated website, and many also serve clients by telephone, e-mail or in person.

The contact details of all National Contact Points are available at:

https://ec.europa.eu/health/sites/health/files/cross_border_care/docs/cbhc_ncp_en.pdf

THE TOP TEN MISTAKES PATIENTS MAKE IN CROSS-BORDER HEALTHCARE

Are you seeking consultation with a physician abroad?

Do you wish to obtain surgery in a foreign hospital?

Are you planning to travel cross-border in order to receive specialised treatment?

Under Directive 2011/24/EU every EU/EEA citizen has the right to receive both public or private health services in any other EU Member State, Iceland, Liechtenstein or Norway, and to enjoy assumption of all or part of the medical costs by the national health service or health insurance provider in the patient's home country.

Before making use of this right it is of great importance that patients inform themselves, are well-prepared, and know which mistakes to avoid.

Look inside to find out more...



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Health and
Food Safety

Top 10 Mistakes Patients in Cross-border Healthcare make...

... BEFORE TRAVELING ABROAD

1. Not being informed on your rights to treatment abroad under EU law

A big mistake patients make is to not inform themselves on the different possibilities to assumption of costs for treatment abroad either under Directive 2011/24/EU or the Social Security Regulations (EC) 883/2004 and 987/2009. Both EU legal instruments grant the right to assumption of costs incurred abroad. However, the range of covered healthcare services, the conditions to access medical treatment as well as the financial implications will differ under these routes.

In order to make the best choice from your options, you must always inform yourself on your rights and entitlements to assumption of costs for treatment abroad under both the Social Security Regulations (EC) 883/2004 and 987/2009 and Directive 2011/24/EU.

2. Not planning your trip thoroughly

Another mistake patients frequently make is to be poorly prepared. Patients should research their treatment options with a healthcare provider before committing to anything. Besides, patients should be well-informed on the different (administrative) steps that have to be taken in advance in order to be entitled to reimbursement.

Always check your possible treatment options and thoroughly plan your travel and stay abroad. Fully inform yourself on the foreign healthcare provider or hospital where you plan to receive treatment. Make sure that the treatment will be conform to the quality and

safety standards in place. In case of specialised treatment, always check whether you need a referral from a general practitioner.

3. Leaving without prior authorisation

Under the Directive, in some cases (hospital treatment or highly specialised services) prior approval, called prior authorisation from the patient's national health service/ health insurance provider may be required in order to obtain assumption of costs.

Make sure that, when required, you have prior authorisation from your national health service/ health insurance provider to receive treatment abroad. Without such prior authorisation, your request for reimbursement may be declined.

4. Not being informed on the financial implications

The fourth mistake patients make is to not collate information on the costs and reimbursement rates, and on the amount of anticipated costs they may have to bear themselves.

Make sure you know in advance which costs will be covered by your national health service/ statutory health insurance and which costs you will have to bear yourself, such as co-payment, costs for travel and accommodation, or translation costs. Inform yourself on whether you will receive services free of charge or if you will have to pay all medical costs upfront. In case of the latter, make sure you know in advance which authorities (at home or in the country of treatment) you will have to address in order to receive reimbursement.

5. Traveling without first contacting the National Contact Point

Patients often forget the importance to inform themselves on their rights and entitlements in cross-border healthcare. In every Member

State, National Contact Points (NCPs) have been installed with the specific task to inform patients on treatment abroad.

To gather all the information you need, consult the website of both the NCP of your home country and of the country where you wish to obtain treatment. If you have further questions, do not hesitate to contact the NCPs directly.

... WHEN ABROAD TO RECEIVE TREATMENT

6. Traveling without the transfer of medical records

A mistake patients make is to be treated without the healthcare provider abroad having a copy of their medical records or insight in their medical history, which may lead to sub-optimal treatment.

Never receive treatment abroad without the necessary transfer of your medical records. You are entitled to access or have at least one copy of your medical records. Your healthcare provider must provide you with access or a copy, or must at least arrange him- or herself the transfer of your medical records directly to the treating healthcare provider abroad.

7. Not taking possible language barriers into consideration

Patients often forget that a lack of accurate translated information may lead to inappropriate and potentially harmful treatment.

Plan how you will manage possible language barriers. Most of the time it will be your own responsibility to provide the healthcare providers abroad with translated information and documents.

8. Not arranging suitable medical follow-up

After a surgical or medical intervention abroad, suitable follow-up care upon return home may

be of great importance. It would be dangerous for patients to not arrange such appropriate medical follow-up.

Make sure you arrange to get a copy of all medical records and test results documented by the healthcare provider abroad. Check whether your prescriptions are suitable for cross-border use. If necessary, try to already plan in advance your follow-up treatment at home.

9. Not presenting the required documentation needed to obtain reimbursement

Another mistake patients make is that they are not able to present the required documentations needed to obtain reimbursement, such as the original receipts and medical records. If this is the case, the health insurer may decline to assume the patient's costs.

Always check in advance which documentation you will have to submit in order to obtain reimbursement. In some cases you may be required to provide translation of documents yourself.

10. Not being informed on where and how to file a complaint

In case of complaints regarding the process of accessing medical treatment abroad, such as regarding quality of care or reimbursement, patients are often reluctant to file a complaint.

In case you experience problems or are not satisfied, inform yourself on your possibilities to appeal or file a complaint. When you wish to appeal a decision regarding prior authorisation or reimbursement, contact the NCP of your home country. In the event of problems regarding the quality or safety of care, you are entitled to file a complaint and seek redress in the country of treatment. In this case, contact the NCP of that country for more information.

For more detailed information on your rights in cross-border healthcare, please visit:
www.europa.eu/youreurope