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Common misconceptions regarding the European Health insurance Card (EHIC)

The greatest misconception is that it is insurance. It is not.

The second most commonly held belief is that it provides a full extension of the NHS service to abroad. As it is generally considered that the NHS is a 'free' health service, it is often assumed that medical treatment costs incurred abroad will be paid in full by the EHIC.

That is incorrect.

THE EHIC entitles the holder (any person over the age of 16 should have one in their own name) to **State provided necessary medical treatment as a result of accident or injury** within the participating European Economic Union (EEA) country they are visiting, and that any treatment received will be on the same basis as a citizen covered by that country's State scheme.

The key here is that healthcare is provided as the same as a citizen of that country, and as not all participating countries have a 'totally free' health service, with France being a classic example, often any treatment received will require an element of contribution.

As mentioned above, the EHIC only covers State provided medical services, thereby excluding 'private' treatment, and does not cover anybody wishing to travel abroad to receive treatment (you will require either an E112 or acceptance under Article 49), nor indeed does it cover repatriation to the UK, private ambulances, and incidentals such as providing accommodation for a relative and so forth.

To summarize, then, the EHIC entitles the holder to receive health cover to the same degree as a citizen of that country.

So, if the country you are visiting does not provide 100% 'free' medical cover, then neither will the EHIC.

It should also go without saying that it is **not** travel insurance and should never be considered as a viable alternative to such insurance.

For further information please visit our websites:

www.healthcare-France.com

www.essentialhealthltd.co.uk

An EHIC can be obtained **free** here:

www.ehic.org.uk

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9th October 2009