

# To what risks do patients expose themselves? How to recognize them? Who should they contact?

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- ★ Since 1996, formerly Citizens’ Signpost Service (CSS);
- ★ Network of experienced **multilingual lawyers** from all EU Member States;
- ★ **Any individual can ask questions in any official EU language** about his/her EU rights, most often concerning cross -border situations;
- ★ **Replies provided** within less than one week and in **any official EU language**;
- ★ Enquiries can be submitted either **online or by telephone**, and replies are provided either by e-mail or by phone;
- ★ More than 22 000 replies provided in 2015– all-time high.

# Access via the Your Europe website <http://europa.eu/youreurope/>



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Europa > European Commission > Internal Market > Submit an enquiry or complaint



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There are different services available depending on your needs.

By answering the following questions, we can direct you to the most appropriate service.

Which service are you looking for?

- Personal advice regarding my EU rights
- Help to get my EU rights recognised

Next 



To what risks do patients expose themselves? How to recognize them? Who should they contact?

# To what risks do cross-border patients expose themselves? How to recognize them?

- ★ **Cross-border patients**
- ★ **EEA + SWI = EU 28 + EFTA**
- ★ **Public health insurance v. private health insurance**
- ★ **Moving outside of the EU raises question of reimbursement (main risk)**
  - If private insurance : see contract
  - If public insurance : Regulation 883/2004 and Directive 2011/24 application and interplay

# To what risks do cross-border patients expose themselves? How to recognize them?

- Moving as part of a planned treatment with the agreement of the health social security
- Moving voluntarily without the agreement of the health social security
- Unforeseen treatment (falling ill or having an accident in another Member State)

# To what risks do cross-border patients expose themselves? How to recognize them?

## Moving as part of a planned treatment with the agreement of the health social security

- Pre-supposes that the treatment is covered by your social security
- Reimbursement = same percentage as in home MS
- S2 form
  - treated the same way as a resident of the host MS
  - you may have to pay a percentage of the costs upfront
  - Submit S2 form to the health insurance authority in the host MS
  - Host MS country social security will seek reimbursement from home MS social security



# To what risks do cross-border patients expose themselves? How to recognize them?

- **Moving voluntarily without the agreement of the health social security**

- Unsure that the treatment will be covered by your social security

- Contact Planned healthcare contact points:

[http://europa.eu/youreurope/citizens/health/planned-healthcare/get-more-info/index\\_en.htm](http://europa.eu/youreurope/citizens/health/planned-healthcare/get-more-info/index_en.htm)

# To what risks do cross-border patients expose themselves? How to recognize them?

- **Unforeseen treatment (falling ill or having an accident in another Member State)**
  - European Health Insurance Card (EHIC) : pay as if insured in host Member State – host MS will ask reimbursement to Home MS
  - If no EHIC : patient may have to pay upfront and ask for reimbursement in home MS – sometimes difficult to get reimbursed.

# Who should the patients contact?

## ★ Planned healthcare contact points

[http://europa.eu/youreurope/citizens/health/planned-healthcare/get-more-info/index\\_en.htm](http://europa.eu/youreurope/citizens/health/planned-healthcare/get-more-info/index_en.htm)

## ★ **Still need help?** Haven't found the information you're looking for?

- [Make an enquiry via Europe Direct 00800 6 7 8 9 10 11](#)  
[Solve problems with a national administration \(SOLVIT\)](#)  
[Get legal advice from the “Your Europe – Advice” service/La Tua Europa/L’Europe vous conseille](#)

Thank you for your attention!  
Grazie per la vostra attenzione!  
Merci pour votre attention!

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