

Reaction on the consultation regarding Community action on health services by ANBO for over 50's January 17th 2007

Introduction

ANBO's response to the consultation will be from the point of view from older users of health services. Although there will be health care professionals undoubtedly among ANBO's members, issues of professionals are not our priority.

ANBO took notice of the questions in the communication from the commission but concludes that these are primarily aimed at policy makers and not at users of health services. Therefore ANBO for over 50's does not try to answer all the questions, but will outline which issues matter for older users of health services.

ANBO appreciates the opportunity given by the European Commission to express our opinion on the subject.

Quality

- It is very important that the quality of health services in all member states is guaranteed. There should be a European control mark, allowing Europeans who receive treatment abroad to find health services that meet European quality standards.
- It could be interesting, for financial reasons, to have certain medical treatments take place in a foreign country. However, insurance companies should be aware that patients have a social network and this network generally has a positive affect on the recovery process. Therefore it is preferred that patients receive treatment as close as possible to home, regardless of national borders
- It is to be expected that there will more and more foreign professionals working in the Netherlands. Patients should be able to communicate in their mother tongue with all treating professionals. Foreign professionals should have sufficient knowledge of the national language in order to have a detailed conversation with their patients. Apart from that they will need appropriate knowledge of the organisation of the health care system so they can refer their patients to other professionals when necessary.

Price of health care in case of treatment abroad

As far as we know there is an agreement in Europe that citizens staying in another country (short-term or long-term) are entitled to the basic package of health care provided in that country.

There are two possible scenarios:

1. An older person stays in a country in which the basic health care package is more limited than in his or her home country and this person receives treatment that is not covered in the basic package in that specific country, but it is in his or her home country. In this case the insured should have the right to receive the care covered in his or her home country and the insurer (in the home country) should refund the costs made abroad.
2. An older person stays in a country and has to receive treatment which is not covered in his-her home country, but is covered in the country where he/she is staying. Strictly speaking this person should be treated for the same costs as any person in that country, which would be free or a small contribution. However, this could cause a huge attraction for countries with an extensive basic package. So the agreement should be the reverse of what is mentioned above: the patient gets the bill for this treatment as would have happened in his/her home country. If this treatment is covered under a supplement package or travel insurance, the insurer will cover the expenses.

It is important that travelling people but especially older people residing abroad for longer periods of time can dispose of proper information on their health care rights in the country

they are staying in, compared to their home country. It could be a task of the European Commission to provide this information.

It is also important for professionals treating a foreigner that they can be sure of who covers the expenses and they don't have to bother patients with bills that should be paid by other parties.

Liability in case of mistakes

It seems logical that the organisation or professional in the country giving the treatment is liable for any damage due to mistakes. For foreigners there should be clear information as to how they should act in such a situation. Citizens and insurers should realise, for that matter that liability problems are among the less wanted consequences of a treatment in any country.

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