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Health: getting ready for the holidays – have you got your European Health Insurance Card (EHIC)?

Whether in another Member State for a business trip, short break or studying abroad, the European Health Insurance Card (EHIC) can help save time, hassle and money if you fall ill or suffer an injury while abroad. To help holiday planning, here are some facts, figures and information on the European Health Insurance Card.

What is the European Health Insurance Card (EHIC) and what happens if I have an accident or get ill when I'm in another Member State?

The European Health Insurance Card makes it easier for people from the European Union's 27 Member States plus Iceland, Liechtenstein, Norway and Switzerland to access healthcare services during temporary visits abroad.

The card ensures that citizens will get the same access to public sector healthcare (e.g. a doctor, a pharmacy or a hospital) as nationals of the country they are visiting. If they have to receive treatment in a country that charges for healthcare, they will be reimbursed as soon as possible, or after returning home. The idea is that people are given the care they need to continue their stay. Planned treatment is not covered by the European Health Insurance Card, but requires previous authorisation.

Can I apply for a European Health Insurance Card?

To be eligible for a card, you must be insured by or covered by a state social security system in any country of the European Union, Iceland, Liechtenstein, Norway or Switzerland. Each separate member of a family travelling should have their own card.

How do I apply for a European Health Insurance Card?

Each country is responsible for producing and distributing the card on its own territory. So, to get a card, you must contact your local health authority. In most countries, there are several ways to apply for an EHIC: in person, by e-mail, by letter, by fax, by phone or online. In some countries (SE, NO, SL), applications for an EHIC can also be submitted through a text messaging system (SMS). The UK has introduced an automated voice recognition system on the application telephone lines. In Austria, the Czech Republic, Italy and Switzerland, the EHIC is issued automatically to all people insured. The card is free.

Find national information and contacts at:

<http://ec.europa.eu/social/main.jsp?catId=566&langId=en>

How long does it take to get a European Health Insurance Card?

The delay for receiving a card varies from one country to another. In some countries, in the case of an in-person application the card will be issued immediately (BE, CY, ES, LT, HU, IS). In other countries, it can take up to 4 weeks.

What happens if I forget my card or I don't receive it in time?

If the need arises, you will still receive the treatment necessary to enable you to continue your holiday without having to return home for treatment. But the card will make it easier for you to access free medical care on the spot, when available, or for you to be reimbursed if you have to pay up front. You can also ask your local authority for a provisional replacement certificate if the card is not available on time. If you are abroad, you may ask for a provisional replacement certificate to be faxed to you.

More information on the European Health Insurance Card is available at: <http://ehic.europa.eu>

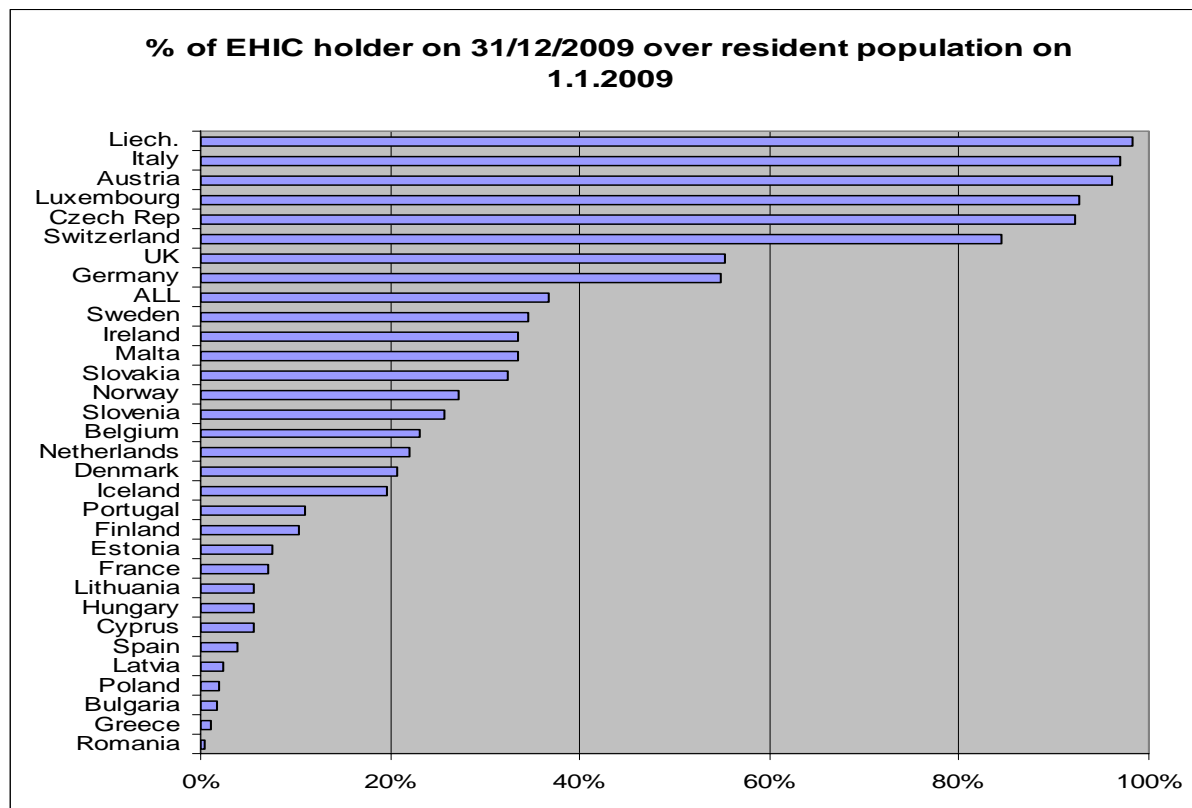
How many people have a European Health Insurance Card? Here are some new figures from national administrations:

Over **188 million people** in Europe now have an EHIC (or a replacement certificate), that is 3.2% more than in 2008, according to the most recent figures provided by Member States. This is around 37% of the total EU population.

Country	Provisional replacement certificates issued in 2009	EHIC in circulation 31/12/09	Population 1/1/08	% of card holders
Belgium	50.374	2.466.449	10.666.866	23%
Bulgaria	26.021	123.282	7.640.238	1.6%
Czech Rep	Not available	9.664.648	10.381.130	93%
Denmark	Not available	1.142.115	5.475.791	20.8%
Germany	Not available	45.000.000*	82.217.837	54.8%
Estonia	11.049	100.005*	1.340.935	7.5%
Greece	17.263	115.796	11.213.785	1%
Spain	182.718	1.779.336	45.283.259	4%
France	1.542.000	4.616.843	63.753.140	7.2%
Ireland	52.441	1.493.333	4.401.335	34%
Italy	176.414	58.196.144	59.619.290	97.6%
Cyprus	37	44.789*	789.258	5.7%
Latvia	372	52.288	2.270.894	2.3%
Lithuania	4.966	191.712	3.366.357	5.7%
Luxembourg	11.508	457.375	483.799	94.5%
Hungary	28.388	572.222	10.045.401	5.7%
Malta	15	138.438	410.290	33.7%
Netherlands	88.367	3.648.290	16.405.399	22.2%
Austria	Not available	8.033.287	8.331.930	96.4%
Poland	17.555	779.176	38.115.641	2%
Portugal	25.133	1.166.540	10.617.575	11%
Romania	50.400	111.008	21.528.627	0.5%
Slovakia	162.961	1.756.361	5.400.998	32.5%
Slovenia	147.526	523.205	2.025.866	25.8%
Finland	10.182	556.489	5.300.484	10.5%
Sweden	17.000	3.200.000	9.182.927	34.8%
United Kingdom	9.685	33.827.200	61.185.981	55%
Switzerland	Not available	6.500.000	7.593.494	85.6%
Liechtenstein	38	34.980	35.356	98.9%
Norway	Not available	1.303.154*	4.737.171	27.5%
Iceland	380	62.829	313.376	20%
Total	2.556.830	187.657.294	510.134.430	36.8%

* 2008 figure, 2009 figure not available

However, there are significant differences in the percentage of holders of an EHIC over the resident population from one country to another, as illustrated below.



Are Europeans aware of the EHIC?

A recent Eurobarometer survey shows that people are not always aware of the EHIC, even if they have one. 26% of respondents say they have an EHIC, compared to 37% of the population who actually hold a card. This may also depend on the fact that in Austria, the Czech Republic, Italy and Switzerland, the EHIC is issued automatically to all people insured.

The fact of having lived, worked or studied abroad has some influence on the likelihood that people have the card.

Asked why they do not hold an EHIC, 68% of respondents without the card say they have never heard of it, and know nothing about it. The next most frequent given reason is that people have separate travel insurance and therefore do not need an EHIC (11%). Five percent of respondents said they could not be bothered with it, and the same proportion feels they do not need an EHIC because they can be reimbursed for health costs without it.

Of those who do have a card, two thirds always take it with them when travelling in Europe. The most common reason for not taking the card is forgetting it at home (28% of those who did not take it with them).