Using your European Health Insurance Card (EHIC)

This leaflet explains:

- What a European Health Insurance Card (EHIC) is for
- Who is entitled to use an EHIC
- What cover it gives you
- Why you should have both an **EHIC** and Travel Insurance

What is a European Health Insurance Card (EHIC)?

Formerly known as the E111, the EHIC is a free card that gives you access to state-provided healthcare that is medically necessary before your planned date of return during a temporary stay in any of the 28 EU countries, as well as Iceland, Liechtenstein, Norway and Switzerland, under the same conditions and at the same cost (free in some countries) as people covered in that country.

This means that routine or specialist treatment, the monitoring of pre-existing conditions and repeat prescriptions may be covered on the EHIC. However, it is the healthcare provider who determines whether the treatment is necessary.

Remember that the EHIC is only accepted in public hospitals or health centres.

Who is entitled to use the UK EHIC? Visitors on a temporary stay:

If you are on holiday or a temporary stay within the EEA or Switzerland (e.g. you own a second home

and spend a few months of the year abroad, but still consider that you live mainly in the UK), you can use the EHIC.

If you are a UK state pensioner living within the EEA and Switzerland and registered for healthcare with an S1, you can apply for an EHIC to use on a temporary visit to another EU member state (outside your country of residence). Call the Overseas Healthcare Team for more information.

Can I use my EHIC to see a doctor privately?

No. The EHIC is only recognised by hospitals, health centres and doctors under the public healthcare system.

What should I do in an emergency?

In an emergency, dial 112

This emergency number is valid within the EEA and Switzerland and is free of charge.

Always request a public ambulance to take you to the nearest public hospital. They should accept your EHIC without the need to see details of your travel insurance.

What happens if I require medical treatment and I don't have an EHIC?

You can call the Overseas Healthcare Team (OHT) on (+44) 191 218 1999 (Mon-Fri 8-5) to request a

Provisional Replacement Certificate (PRC)

or send an email to:

overseas.healthcare@dwp.gsi.gov.uk.

Pre-arranged treatment:

The EHIC will cover some pre-arranged treatment such as oxygen and kidney dialysis. You should organise these treatments at least one month in advance of travelling, liaising with the health authorities in both the UK and the EEA country (including Switzerland) you are travelling to.

For further information, please visit www.gov.uk/knowbeforeyougo www.gov.uk/foreign-travel-insurance www.nhs.uk/healthcareabroad

Follow the NHS BSA and FCO on Twitter and Facebook for travel alerts, tips and advice on the EHIC:



www.twitter.com/officialEHIC www.twitter.com/FCOtravel



www.facebook.com/NHSBSA EuropeanHealthInsuranceCard/ www.facebook.com/fcotravel







Key Information Card:

Be prepared and enjoy a **stress-free** trip to Europe. Cut out this information card and keep it in your wallet or purse.

In an emergency, call 112

Call the **Overseas Healthcare Team** for a provisional replacement certificate (PRC):

(+44) 191 218 1999 (Mon-Fri 8-5)

Call the FCO Consular Assistance Team for all consular enquiries abroad in Europe: (+44) 20 7008 1500 (24 hour helpline)

Fill in your insurance details here

Insurance Company	
Insurance Policy Number	
Policy Start Date	
Policy End Date	
Fill in the contact details of the nearest British Consulate here	
British Consulate here	

Planned treatment abroad travelling exclusively to get medical treatment in Europe:

The EHIC will **not** cover your costs if you are going abroad specifically to obtain medical treatment. Instead you should speak to NHS England or your Local Health Board if you live in Wales, Scotland or Northern Ireland.

If you need to apply for or renew a UK EHIC, please do so online **before travelling** at **www.nhs.uk/ehic** or call the **NHS Business Services Authority** on **(+44)** 300 330 1350.

Always get comprehensive travel insurance. The EHIC is NOT an alternative.

Make sure your travel insurance policy covers:

- Medical repatriation to the UK.
- Medical and health cover for an injury or sudden illness abroad.
- 24-hour emergency service and assistance.
- Lost and stolen possessions cover.
- Cancellation and curtailment cover.
- Activities that are commonly excluded from standard policies e.g. dangerous sports.

The policy should cover the whole time you are away.



European Health Insurance Card

Who can use it and what it's for

