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Status of the European Health Insurance Card

The European Health Insurance Card came into being as a political project initiated by the European Commission with the support of the Barcelona European Council 2002. The main idea behind such a project was to replace all the paper forms needed at the time to obtain health care during a temporary stay in a Member State other than the one in which the insurance was held (i.e. forms E110, E111, E128, E119).

Legislation and Entitlements

The European Health Insurance Card (EHIC) was gradually introduced from 1 June 2004 until 31 December 2005. Since 1 January 2006, the plastic card has been issued and is recognised in all the countries listed in Table 1. The use of the EHIC simplifies and reduces the bureaucratic procedure to the minimum: all the holder has to do is to show the card to the doctor for being treated as a citizen of the state he or she temporarily resides in, provided his is an emergency case. Settlement for medical services will be effected by the insuring institutions in the patient's home country and the country where medical aid was given. Settlement can only take effect if the patient has been treated in a health care centre or by a doctor contracted by the local health insuring institution. The holders of EHIC are entitled to all necessary medical aid which allows them to continue their stay in the foreign country under conditions of medical safety, in other words they do not have to interrupt their stay before the due date for medical reasons. Emergency medical aid will be administered up to the point where the doctor decides that there is no immediate danger for the life and the health of the patient.

Planned hospitalised treatment on the other hand is provided for the account of the health insurer if the insurer has granted preliminary consent to it. Every case of hospitalised treatment abroad is considered separately taking into account all the conditions and requirements of the national and European health insurance legislation.

From EHIC to eEHIC

This European Health Insurance Card (EHIC) is currently only an eye-readable information document. It was also foreseen to create an electronic card, which can be electronically read in the premises of, for example, general practitioners, pharmacists, hospitals and dentists, when equipped with the appropriate card reader. The card reader will verify the validity of the eEHIC online. As a consequence, the European Commission, Directorate General Employment has asked CEN to develop a CEN Workshop Agreement (CWA) that will lead to the creation of this electronic card.

Relevant EC/EEC Regulations and Decisions

Regulation (EEC) No 1408/71 of the Council of 14 June 1971 on the application of social security schemes to employed persons and their families moving within the Community.

Regulation (EEC) No 574/72 of the Council of 21 March 1972 fixing the procedure for implementing Regulation (EEC) No 1408/71 of 14 June 1971 on the application of social security schemes to employed persons and their families moving within the Community.

Regulation (EC) No 631/2004 of the European Parliament and of the Council of 31 March 2004 amending Council Regulation (EEC) No 1408/71 on the application of social security schemes to employed persons, to self-employed persons and to members of their families moving within the Community, and Council Regulation (EEC) No 574/72 laying down the procedure for implementing Regulation (EEC) No 1408/71, in respect of the alignment of rights and the simplification of procedures.

Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems (Text with relevance for the EEA and for Switzerland).

Decision No 189 of 18 June 2003 aimed at introducing a European health insurance card to replace the forms necessary for the application of Council Regulations (EEC) No 1408/71 and (EEC) No 574/72 as regards access to health care during a temporary stay in a Member State other than the competent State or the State of residence. (Text with relevance for the EEA and for the EU / Switzerland Agreement)

Decision No 190 of 18 June 2003 concerning the technical specifications of the European health insurance card.

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(Text with relevance for the EEA and for the EU/Switzerland Agreement).

Decision No 194 of 17 December 2003 concerning the uniform application of Article 22(1)(a)(i) of Council Regulation (EEC) No 1408/71 in the Member State of stay.

Decision No 195 of 23 March 2004 on the uniform application of Article 22(1)(a)(i) of Regulation (EEC) No 1408/71 as regards health care in conjunction with pregnancy and childbirth. (Text with relevance to the EEA and to the EU/Switzerland Agreement).

Decision No 196 of 23 March 2004 pursuant to Article 22(1a). (Text with relevance to the EEA and to the EU/ Switzerland Agreement).

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