

Accessing medical treatment abroad

Know your rights



As a resident in the **EU, Iceland, Liechtenstein, or Norway (EU/EEA)** with healthcare coverage, you have the right to medical treatment in any other EU/EEA country. Your country of residence will cover part or all of your medical costs.

Contact your country's National Contact Point to find out about your patient rights and get all the information on the documents and the procedures to be followed.

For more information, see [Frequently Asked Questions](#) for outgoing patients. Information about rules for social security coordination with the UK can be found [here](#).



1. Freedom to choose your healthcare provider

Your options for choosing a healthcare provider (public or private) located in any EU/EEA country treatment will depend on the relevant legislation to be followed in your case. **Consult your National Contact Point** to determine which legislation is more favourable in your situation.

The Social Security Regulations (EC) [883/2004](#) and [987/2009](#) govern access **to public or contracted private healthcare providers for both planned and unplanned treatment abroad**. By following this process, you can receive treatment on equal grounds with local patients (free of charge in some countries). For planned treatments, **prior authorisation** (an S2 form) from your national insurance provider is required. Unplanned, necessary treatment can be accessed using the European Health Insurance Card.

[Directive 2011/24/EU](#) broadens the options for planned and unplanned treatment abroad. It allows access to **any private and public healthcare provider**. However, you will usually **pay all costs up front** and then apply for **reimbursement**, based on your home country's fee and reimbursement schedule. To avoid unexpected costs, ask your NCP about reimbursement schedules.



2. Information and informed consent

Before receiving treatment, make sure you are well informed. Don't be afraid to ask questions – it's your right to know! Healthcare providers in the country of treatment are happy to provide:

- treatment details (procedures, expected outcomes, risks, and follow-up care),
- alternative treatments that are available,
- quality and safety standards,
- treatment costs,
- authorisation and registration to practice medicine,
- proof of medical liability insurance coverage.



3. Access to medical records and follow-up care

You have the **right to access your medical records**. This applies to your home healthcare provider regarding your medical history and to your treatment provider for any treatment received abroad. You can always **exercise this right**. At the minimum, you can ask for the transfer of your medical records directly to the other healthcare provider/treatment centre.

Your treatment provider must know your medical history before administering any treatment, and you may need treatment records later to ensure **continuity of care** in your home country or to file a complaint (see (6) below).

If the treatment country's healthcare provider issues a prescription, request that it meets the **minimum information requirements** for cross-border prescriptions (see **Prescriptions**).



4. Equal treatment prices

You will be charged the **same fees** for treatment abroad as if you were a patient living in that country. However, reimbursement schemes may differ.

Ideally, you should be aware of the fees and associated costs in the treatment country and the reimbursement process in your home country before arranging any treatment.

Ask your National Contact Point for more information about the likely reimbursement rate in your case. If you are a resident of Denmark, Estonia, Ireland, Greece, Italy, Hungary, Malta, Portugal, Sweden, or Norway, you can obtain prior notification, which is an estimate of the amount you should be reimbursed when following the Directive.



5. Appealing prior authorisation and reimbursement decisions

If you disagree with a prior authorisation decision, or with any reimbursement decision for unplanned or planned treatment, you can appeal the national authority's decision.



6. Complaints and redress

If you're not satisfied with your treatment, you have the right **to file a complaint and seek redress** (some action or compensation). You must do this in the **country of treatment**. Local legislation and insurance plans will apply.

Prescriptions



Prescriptions for medication or medical devices issued in any EU/EEA country are also valid in other EU/EEA countries. Ensure your prescription meets the **minimum information requirements for cross-border prescriptions**:

- your name and date of birth,
- prescription issue date,
- provider's full details, including professional qualification, contact information, and work address including country,
- provider's signature,
- medicine details: its active ingredient or common name, formulation (e.g. liquid, capsule, etc.), quantity, strength, and dosage.

Keep in mind that product availability can differ among countries. For reimbursement information, see the EC's Manual for Patients or contact your [National Contact Point](#).



National Contact Points



Available to answer all your cross-border healthcare questions.

All Member States have at least one National Contact Point for cross-border healthcare.

Your National Contact Point can provide information regarding eligibility, requirements, and procedures for planned and unplanned treatment abroad as well as information on reimbursement and appeals.

Avoid these top ten mistakes patients make in accessing cross-border healthcare!

