



Liaison Body for Healthcare Benefits in kind within the European Union

INFORMATION

For temporary visitors from Malta traveling to other EEA Member States

Are you planning to travel to another EU member state as a tourist? Or on a short business trip? Or to study temporarily? Are you being posted there temporarily by a Maltese employer or are you unemployed and going to look for work?

There are arrangements throughout the European Economic Area (EEA) and Switzerland for coordinating the health care systems of the Member States. Remember however that few countries offer straightforward and free access to medical facilities like that provided in Malta.

The European Health Insurance Card (EHIC)

The European Health Insurance Card (EHIC) is the passport to free or reduced cost medical treatment needed during temporary visits in:

Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland and the United Kingdom (including Gibraltar).

The EHICs of every Member State have a standard format; they are recognized and understood by all countries, irrespective in which language they are issued. The EHIC's purpose is to facilitate access to medical care during the holder's temporary stay in another Member State, and to speed up reimbursement of the costs incurred. It does not contain any medical information about the holder (e.g. blood group, medical history, etc.)

Am I entitled to the EHIC?

You are eligible to obtain the EHIC if you are an ordinarily resident in Malta and you are:

- a national of Malta.
- a national of any other EEA country and paying NI contributions or receiving a state pension from Malta.
- a stateless person or refugee.
- a widow or widower, receiving a Malta state pension or widow's benefit, whose late spouse was a national of an EEA country and living in Malta at the time of his or her death.

If you are currently working in Malta, but pay social security contributions in another EEA country, that country will issue you the EHIC.

Note: If you are not an EEA citizen, stateless person or refugee, you can use the EHIC in all the above-mentioned countries except Denmark, Iceland, Liechtenstein or Norway.

Students: Full-time students are entitled to a EHIC which covers you for all necessary sickness benefits in kind during their course of studies; please email us at entitlement.health@gov.mt for further guidance.

How do I apply?

The EHIC is free. A separate application form is needed for each person, with the exception of children under 16. You can:

- Apply online on www.ehealth.gov.mt if you have an e-ID.
- Collect the application forms from the Entitlement Unit or from any Local Council, fill it in and return it to the Head of Entitlement Unit, Ground Floor, Ex-Outpatient Block, St. Luke's Hospital, G'Mangia.

The Entitlement Unit will issue the EHIC within **5 working days** from receipt of application.

Applicants with an ID number ending in (A) should include with their application either proof of their National Insurance Contributions or proof that they are married to a Maltese National.

What treatment is covered?

With the EHIC, you can access any treatment necessary on medical grounds under the **state** healthcare system of the country you visit. This includes emergency treatment, maternity care, and treatment of a chronic disease or pre-existing illness like routine blood tests, injections, repeat prescriptions and check-ups.

Some countries offer free treatment, but others ask the patient to pay a fee or a partial payment. In the latter countries, holders of the EHIC form will also have to pay the relative amount.

You must make advance arrangements with the healthcare institution in the country you are visiting before you leave Malta if you will need:

- Renal dialysis (Contact Mater Dei Renal Unit for further information)
- Oxygen therapy (supplies and equipment) on or soon after arrival, particularly if you are travelling to remote areas.

IMPORTANT: The EHIC does NOT cover you if the purpose of your visit is to get medical treatment including visits to seek a second opinion.

How do I use the EHIC?

Keep it safe and always carry it with you, with your passport or ID card. Present these documents to the state healthcare provider (e.g. doctor, dentist, hospital) when you seek treatment. If you do not present the EHIC, you may have to pay the full costs yourself and may not be able to get a refund afterwards.

What will I have to pay?

You will get treatment on the same financial basis as local residents covered for state healthcare in the EEA country you visit. Each country has its own rules. In some, services are provided free of charge. In others, people must pay part of the costs themselves when treatment is provided, and this charge is non-refundable. Or they may have to pay the full costs first and claim a partial refund afterwards. You may find a list of EEA countries and what you will be entitled for in each country in the Entitlement Unit website.

Example: In France you must pay the doctor and pharmacist in full and then claim a partial refund later using your EHIC. As a hospital inpatient, you must pay around 25% of the treatment costs yourself direct to the hospital and a small daily inpatient charge for food and laundry. These costs are not refundable and are your own responsibility.

How do I claim a refund?

Keep all your **original** bills, prescriptions, receipts, medicine boxes and any other documents. Apply to the appropriate authority in the country which treated you while you are there. Otherwise, when you return apply through the **Entitlement Unit** which will liaise with the foreign authorities on your behalf.

Do I still need private insurance?

The EHIC complements private insurance but **is not a substitute for it**. It never covers the cost of returning you to Malta in the event of serious illness, accident or death. In some countries, even with a EHIC, you may still be faced with large bills to cover your costs. Private insurance is highly recommended.

Contact details:

Entitlement Unit
Ground Floor
Ex- Outpatient Block
St. Luke's Hospital
G'Mangia Hill
G'Mangia

Tel: 2595 2400

email: entitlement.health@gov.mt

<http://www.ehealth.gov.mt>

Opening hours:

Summer and Winter:

Monday to Friday

Between 8.00am – 1.00pm

This leaflet gives general guidance only. It should not be treated as a complete and authoritative statement of European Community Law.