

European Union Directive on cross-border healthcare (2008)

Introduction

Under the recent European Union directive on cross-border healthcare (2008), British patients are now entitled to free essential healthcare abroad when travelling for a planned treatment in the European Economic Area (EEA).

In some countries the overseas healthcare provider will cover all treatment and surgery costs for patients (these are then claimed back from the NHS). In others, the patient may have to pay a percentage of the costs upfront as a co-payment, which can then be reimbursed upon a patient's return to the UK.

The European Economic Area (EEA) consists of the 27 European Union countries, as well as Iceland, Norway and Liechtenstein.

In practice

British patients going abroad for a planned treatment should either speak directly with their chosen healthcare provider abroad to see what existing arrangements they have in place with the NHS, or should speak with their local doctor. Having spoken to their doctor, patients will usually be referred to a local health commissioner, who will explain the treatments and level of funding the NHS will provide for surgery abroad and the suggested programme of post-surgical rehabilitation and recovery needed upon return to the UK.

There are two methods for obtaining NHS funding for treatment in an EEA country: Article 49 of the EC treaty (which is for private and state-funded healthcare abroad), or the E112 form (which is for state-funded healthcare abroad only).

Article 49

What	Treatment in the private or state-funded healthcare sector
Where	Available in any EEA country (European Union + Iceland, Norway and Liechtenstein)
Payment	Dependent on the healthcare provider policies, but usually patients pay for all of the treatment costs upfront and then seek reimbursement upon their return for up to the cost of being treated locally under the NHS. Patients are only reimbursed for what they have paid for, meaning that if surgery abroad was cheaper, patients do not get back the extra amount. Also, to receive reimbursement, your treatment must be available through the NHS.

E112 form

What	Treatment in the state-funded healthcare sector only
Where	Available in any EEA country (European Union + Iceland, Norway and Liechtenstein) + Switzerland
Payment	In some countries, as in the UK, care is completely free at the point of delivery. In others, you may have to pay a percentage of the costs upfront as a co-payment. This cost may be reimbursed upon your return to the UK. If your treatment abroad is cheaper than it would have been under the NHS, you may be able to claim back some of this amount to help cover the co-payment you made. In order to apply using the E112 form, you must have a recommendation from an NHS consultant that you be treated in the other country.

Planned treatment outside the EEA

According to the NHS, "There are no formal arrangements in place if you want to go for treatment to a non-EEA country. You should speak to your local health commissioner to see whether they would be willing to fund your treatment or whether they have specific arrangements in place."