



# CHECKLIST FOR PATIENTS

*Seeking access to medical  
treatment abroad<sup>1</sup>*

# Checklist for Patients

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Cross-border healthcare\*

*Did you know that under EU law you have the right to consult a healthcare provider, hospital or pharmacist in any EU\*/EEA\* country and to enjoy assumption of medical costs by your national health service\*/ health insurance provider\* in your home country\*?*

Under Directive 2011/24/EU on patients' rights in cross-border healthcare\* every EU\*/EEA\* citizen benefits from new possibilities to access healthcare abroad and to enjoy assumption of all or part of the medical costs, in addition to the already existing possibilities under the Social Security Regulations (EC) 883/2004 and 987/2009\*.

Different studies have proved the importance of patients being well-informed and prepared before travelling abroad to seek medical treatment. Patients in cross-border healthcare\* must be aware

- of their rights and entitlements to assumption of costs,
- of the importance to gain information on the medical treatment they desire as well as on the healthcare provider or hospital where they wish to receive treatment,
- of their rights of complaint and appeal any decision regarding the process of accessing healthcare abroad or in the event something goes wrong,
- of the arrangements they have to make regarding treatment abroad

**Before committing to anything, use this checklist to make sure you make the right decision and you can feel confident when accessing healthcare abroad.**

#### *Disclaimer*

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<sup>1</sup> For each concept in this checklist directly followed by an asterisk (\*), corresponding definitions and explanations are provided in the accompanying alphabetical glossary.

## Checklist for patients seeking access to medical treatment abroad

### .... before making your decision regarding treatment abroad

#### ✓ Inform yourself on your rights and entitlements to cross-border healthcare\*

Inform yourself on the different possibilities to assumption of costs for treatment abroad either under Directive 2011/24/EU\* or the Social Security Regulations (EC) 883/2004 and 987/2009\*. Both EU legal instruments grant the right to assumption of costs incurred abroad. However, the range of covered healthcare services, the conditions to access medical treatment as well as the financial implications will differ under both routes. Besides, inform yourself on your rights and entitlements derived from purely national legislation, as for example under national healthcare projects for border regions.

Make sure you are well aware of your patients' rights regarding accessing treatment abroad, such as your right to non-discrimination on the basis of nationality regarding accessing healthcare, your right to equal prices, your right to transparent procedures for filing a complaint and seeking redress, your right to accessibility of hospitals for persons with disabilities, ...

The National Contact Point of your home country\* can provide you with further information.

#### ✓ Inform yourself on the existence of National Contact Points\*

Patients are often not aware of the existence of National Contact Points for Cross-border Healthcare\* (NCPs). The main task of NCPs is to assist patients and provide them with clear and accessible information on all aspects of cross-border healthcare\*. Both the NCP in your home country\* as the NCP in the country of treatment\* will be able to provide you with all sorts of relevant information.

#### ✓ Inform yourself on the treatment you wish to receive

Inform yourself on the treatment you wish to receive, including information on treatment alternatives, the treatment procedure, the anticipated outcome, possible detriments and risks.

In any case, consult with your GP\* before making any commitments to seek treatment abroad. As your GP is best informed on your current state of health and medical history, s/he can help you to make the best decision and may give you a valuable second opinion regarding your plans to have certain treatment abroad.

### ✓ Inform yourself on the healthcare provider or hospital abroad

Inform yourself on the healthcare provider, hospital or health facility you wish to go to. Before choosing a healthcare provider, make sure you gather sufficient information on:

- the healthcare provider's license to practice medicine
- the healthcare provider's social security status, that is information on whether the healthcare provider is entitled to provide services covered under the social security system
- the quality and safety standards to which the healthcare provider/ hospital is subject

Information on the healthcare provider can be gathered from the NCP of the country of treatment\*, as well as from the national health service\*/ health insurance provider\* of that country.

### ✓ Inform yourself on whether or not you will need a referral

Be aware that in case of specialised treatment, you might need a referral from your general practitioner (GP\*) at home or a GP\* in the Member State of treatment\*.

Contact the NCP of your home country or your national health service\*/ health insurance provider\* for more information.

### ✓ Inform yourself on the anticipated costs that will be assumed and those you will have to bear yourself

Before travelling abroad, always consult with your national health service\*/ health insurance provider\* to collate information on the anticipated costs and reimbursement rates. Try to set out which costs you may expect to finally bear yourself. It is important that you also consider possible unforeseeable costs, such as costs for translation, costs for follow-up care or costs for extending your stay if necessary.

The NCP of your home country\* can provide you with further information.

✓ Inform yourself on the importance of private travel insurance or supplementary health insurance

You should be aware that extra costs for travel and stay, additional costs for repatriation or transportation, or medical costs for treatment provided in a private hospital, may not be covered under your social security cover. These costs, however, may be covered under your travel insurance or supplementary private health insurance. Before you go, check your policy to know which services will be covered and inform your insurer of your plans to travel abroad.

Contact the NCP of your home country or your national health service\*/ health insurance provider\* for further information.

## .... When you have decided to travel abroad to seek treatment

- ✓ Do not leave without prior authorisation\* from your national health service\*/ health insurance provider\* when needed

In some cases, such as for hospital treatment or highly specialised services, prior approval, called prior authorisation\* from your national health service\*/ health insurance provider\* at home may be required in order to obtain assumption of cost. Inform yourself on whether or not the treatment you wish to receive is subject to prior authorisation\*, as well as on the procedure to submit a request for prior authorisation\* and the anticipated time limit to receive a decision.

Make sure that, when required, you have prior authorisation\* to receive treatment abroad. Without such prior authorisation\*, your request for reimbursement may be declined.

Contact the NCP of your home country\* or your national health service\*/ health insurance provider\* for further information.

- ✓ Inform yourself on the procedure and time-limits for obtaining assumption of costs

Make sure you check beforehand to which institution you will have to direct your claim for reimbursement, the applicable procedures and time limits for obtaining reimbursement, and which necessary documents you will have to provide as proof of your entitlements to reimbursement.

Contact the NCP of your home country\* or your national health service\*/ health insurance provider\* for further information.

- ✓ Inform yourself which documents you will need to present for obtaining reimbursement\*

In order to approve your request for reimbursement\*, your national health service\*/ health insurance provider\* may require to present all sorts of documents of proof of the exact treatment you have received and the costs you have incurred. Make sure you check which necessary documents to collect beforehand.

Contact the NCP of your home country\* or your national health service\*/ health insurance provider\* for further information.

### ✓ Arrange transfer or copy of your medical records

Be aware of the dangers of possible harm resulting from receiving treatment or medical intervention without the necessary transfer or copy of your medical records\* to the treating healthcare provider abroad.

You are entitled to remote access or to have at least one copy of your medical records. Your healthcare provider must provide you with access or a copy, or must at least arrange him- or herself the transfer of your medical records directly to the treating healthcare provider or hospital abroad.

Contact the NCP of your home country\* for further information.

### ✓ Arrange interpretation or translation of documents when the healthcare will be provided by a healthcare provider speaking a different language

To make sure that you and the healthcare provider abroad are on the same page, it is important to take possible language barriers into consideration. When you and the healthcare provider do not speak the same language make sure to arrange for interpretation and translation of documents. Most of the time you yourself will be responsible to arrange and pay for translation.

Contact the NCP of the country of treatment\* for further information.

### ✓ Do not commit to anything without understanding all information and arrangements

You have the right to informed consent in any EU\*/EEA\* country. Before making any decision or agreement, it is of great importance that you understand the content of the information provided by the treating healthcare provider to a sufficient degree. You should never agree on any treatment or medical intervention when you feel you did not understand all or part of the information that was provided, neither when you feel like needing more information in order to make the right decision with regard to your care.

Contact the NCP of the country of treatment\* for further information.

✓ **Make sure medical records are documented by the treating healthcare provider abroad**

Make sure the treating healthcare provider abroad documents your medical records\*, containing such information as diagnosis, examination results, medical assessments and information on any treatment or interventions provided.

Documenting your medical records\* may be important for arranging suitable follow-up care\*, presenting proof of the medical treatment abroad in the context of the procedure of claiming reimbursement, and for seeking redress in case you are not satisfied with the treatment provided.

Contact the NCP of the country of treatment\* for further information.

✓ **Arrange suitable follow-up care**

When you have received treatment abroad and medical follow-up proves to be necessary, you are entitled to suitable follow-up care\* in your home country.

Make sure you arrange transfer or a copy of the medical records kept by the treating healthcare providers abroad to present to your healthcare providers back home. This way suitable follow-up care may be arranged. You should arrange for translated documents if necessary. When you need a prescription\*, also make sure to inform the prescribing healthcare provider of your plans to present the prescription\* to your pharmacist back home. This way the prescribing healthcare provider can make sure to issue the prescription in line with the guidelines for cross-border use.

Contact the NCP of your home country\* for further information.

✓ **Save your receipts and other documents that you will need to present for obtaining reimbursement**

Make sure you save all your receipts and other documents that you will be required to present as proof in order to be able to enjoy assumption of costs by your national health service\*/ health insurance provider\* back home.

Contact the NCP of your home country\* or your national health service\*/ health insurance provider\* for further information.



- ✓ Inform yourself on your rights to appeal any decision regarding prior-authorisation or reimbursement and your rights to file a complaint and to seek redress in case something goes wrong

You are entitled to appeal any decision of your national health service\*/ health insurance provider\* regarding your process of accessing healthcare abroad. Inform yourself on your different options to appeal, the procedures in place and time limits that need to be respected. The NCP of your home country\* can provide you with further information.

If you are not satisfied with the treatment received abroad, you are entitled to file a complaint and seek redress. Contact the NCP\* in the country of treatment\* for more information on your options to file a complaint, settle disputes and seek redress in that country. Inform yourself on the different procedures in place, which institutions to address, the steps you need to undertake, the applicable time limits as well as anticipated procedural costs.

