



Accessing treatment abroad







Governing legislation at a glance

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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](#).

TREATMENT ABROAD

OPTION 1	GOVERNING LEGISLATION	OPTION 2
Regulations (EC) Nos 883/2004 and 987/2009 that coordinate social security systems		Directive 2011/24/EU on patients' rights in cross-border healthcare
Public or contracted private healthcare providers		Any public or private healthcare providers
Planned treatment: Prior authorisation (form S2)		Applies only to treatments covered by the national insurance plan of the home country.
Unplanned necessary treatment: European Health Insurance Card (EHIC)	CONDITIONS OF USE	Planned treatment: May need prior authorisation with a country-specific form (not the S2).
Mostly covered directly by national health insurance providers.		Unplanned necessary treatment: No EHIC requirement
Payment might be requested if this is the normal practice for patients in the treatment country.	PAYMENT	Patient pays, full payment upfront
According to the treatment country's coverage plan (tariffs, procedures, etc.)		According to the home country's coverage plan (tariffs, procedures, etc)
Any EU/EEA Member State and Switzerland	REIMBURSEMENT	Potential partial or full reimbursement after filing for reimbursement in home country.
Different rules in place for the UK		Estimated expenses (prior notification) provided prior to treatment in some countries
	TREATMENT COUNTRIES	Any EU/EEA Member State (excluding Switzerland)

See 'Section 1.2. Who is entitled to cross-border healthcare? Which countries are covered?' in the [Frequently Asked Questions for outgoing patients](#) for more information on exceptions, or contact your [National Contact Point](#).



TARIFFS AND REIMBURSEMENT

OPTION 1

Regulations (EC) Nos [883/2004](#) and [987/2009](#) that coordinate social security systems

Same tariffs as for patients insured in the treatment country (**provided that the treatment is accessed with an S2 form or the EHIC**)

Full reimbursement according to the rules and tariffs of the treatment country

In case of planned treatment (**with S2 form**), food, accommodation, and travel are only covered if they would have been covered for the same treatment in the home country.



GOVERNING LEGISLATION



TARIFFS



REIMBURSEMENT



EXTRA COSTS

OPTION 2

[Directive 2011/24/EU](#) on patients' rights in cross-border healthcare

Same tariffs as for patients insured in the treatment country

Reimbursement according to the **home country's coverage plan** and only if:

- 1) the treatment is covered by the home country's social security scheme,
- 2) prior authorisation was obtained if required, and
- 3) all required documents (proof of treatment and costs, etc.) are submitted.

In this case, the patient is reimbursed up to the amount they would have been reimbursed for treatment at the home country, or the total costs, whichever is less.

Food, accommodation, and travel are not covered, although some Member States may reimburse in the case of persons with disabilities.

USEFUL LINKS



[Your Europe: Health](#)



[European Health Insurance Card](#)



[Manual for Patients on accessing healthcare in any EU/EEA country](#)



[National Contact Points](#)

Please see [Section 3.3 of the European Commission's Manual for patients](#) for more details on the pros and cons of both legal frameworks.



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