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INFORMATION MEMO

(Of special interest to the trade union press)

Medical expenses incurred during temporary residence  
in another country of the European Economic Community

Under EEC regulations on social security for migrant workers, paid or pensioned insured workers and the members of their families on holiday in a Community country other than their own may claim sick benefit if their condition necessitates urgent treatment.

Formalities

Before leaving for their holiday, the insured persons must apply to the office of the insurance scheme to which they are affiliated for a "Form E 6" certifying that they are entitled to sick benefit.

In case of sickness or accident during their stay in the other Community country, they must apply to the nearest health insurance office, presenting Form E 6.

Benefits

Medical expenses (treatment, medicines, hospital expenses, etc.) will be paid or refunded by the office in the place of temporary residence according to the arrangements in force in that country. The same office will supply all information required.

Generally speaking, medical treatment in Germany, Italy and the Netherlands is given free of charge by doctors approved under the insurance scheme; medicines are also free in the Netherlands, but in the other two countries the persons concerned must pay a small charge (DM 0.50 per prescription in Germany; the charge varies in Italy according to the medicine prescribed).

In Belgium, France and Luxembourg, the insured person must normally pay directly and then obtain reimbursement from the insurance office at specified rates.

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Where the sickness or accident during temporary residence is such as to cause incapacity for work, the daily compensation provided for by the regulations of the country in which the worker is insured can be paid. The worker must advise the office in the place of temporary residence, submit a doctor's note certifying his inability to return to work and be prepared to be examined by the office's medical consultant. The latter will then fill out an application for cash benefits to the office insuring the worker, which, if he is entitled to them, will pay these benefits by international money order or through the office in the place of temporary residence.

The responsible institutions

- (a) In Germany:                   Allgemeine Ortskrankenkasse or  
                                          Landkrankenkasse;
- (b) In Belgium:                   Office régional de la Caisse auxiliaire  
                                          d'assurance maladie-invalidité;
- (c) In Italy:                        Provincial Office of the Istituto Nazionale  
                                          per l'Assicurazione contro le malattie;
- (d) In Luxembourg:                Caisse régionale de maladie;
- (e) In the Netherlands:          Algemeen Ziekenfonds;
- (f) In France:                     Caisse primaire de sécurité sociale.

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