

INFORMATION FOR EU PATIENTS

Your rights as an EU citizen with health insurance

With increasing mobility, people in the EU are more and more frequently seeking healthcare in other EU member states. There are various reasons for this: for example there are employees, interns and students who are working or studying for a temporary period in another EU country but remain covered by their health insurance at home. And there are EU citizens who travel to another EU country for the express purpose of seeking treatment, perhaps due to long waiting times in their home country or because they feel they will receive better treatment in another European country. Assuming that certain formal conditions are met, patients can arrange for the costs of their medical treatment to be paid by their EU health insurance.

Unplanned treatment in Germany

If a person who is on holiday or spending a temporary period of time in Germany requires urgent medical treatment that has to be provided immediately and cannot be postponed, treatment can be covered by the patient's European Health Insurance Card (EHIC). In other words, costs are reimbursed in exactly the same way as they would be for German patients under German law. The card is scanned at the doctor's surgery or hospital, and the invoice is sent directly to the EU patient's insurer. It is important to note that healthcare providers in the private sector will not accept this card and will require patients to pay for treatment themselves. The patient can later submit the invoice to their insurance company for reimbursement.

Planned treatment in Germany

Persons with EU health insurance who travel to Germany for the express purpose of obtaining medical treatment need to note a few points in advance. First, the patient must obtain prior approval from their insurer at home. The insurer will issue the "E112" or "S2" form which the patient must then submit to a health insurer in Germany (e.g. AOK, BKK or TK). The German health insurer pays the costs initially and is then reimbursed by the patient's insurance company.

Things to consider before embarking on a course of treatment

Patients should find out about how the healthcare system in Germany works. It makes sense to contact the doctor's surgery or hospital directly, especially if costly surgery is to be performed and advance approval has to be obtained from the insurer. Patients may also need to bring key diagnostic findings with them, possibly in translation. It is also important to ensure that the patient will be able to communicate with the doctor, and to understand the doctor, for example when he or she is explaining what will happen during surgery. If this will not be possible, the patient will need to find and pay for an interpreter.

Contacting doctors and hospitals in Berlin

When planning your treatment, you can find the contact details of numerous doctor's surgeries and hospitals in Berlin on the Berlin Health Excellence website. Because administrative procedures differ, it is important when you first make contact to notify the doctor or hospital in question whether you are an EU patient and wish to charge the costs via your EU health insurance card.

Further useful information can be found [here](#).

Please find more information under www.berlin-health-excellence.de