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Verbindungsstelle  
Krankenversicherung –  
Ausland

# Unplanned healthcare in another Member State – use of EHIC

## Current insights from the German Liaison Agency Health Insurance – International

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# Structure



- I. Process of EHIC use in Germany
- II. Electronic EHIC
- III. Electronic Exchange of Social Security Information (EESSI)
- IV. The new Global Health Insurance Card

Art. 19 Reg. (EC) No. 883/2004,  
Art. 25 Reg. (EC) No. 987/2009



Insured persons and the member of his family staying in a Member State other than the competent Member State shall be entitled to the benefits in kind which becomes necessary on medical grounds during their stay [...]

the insured person shall present to the health care provider in the Member State of stay a document issued by the competent institution indicating his entitlement to benefits in kind [...]

# Decision No S2 of the Administrative Commission (AC)



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# Process of EHC use in Germany



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The screenshot shows a PDF document titled "Patientenerklärung Europäische Krankenversicherung" (Patient Declaration European Health Insurance) in German. The form is displayed in a window titled "Patientenerklärung EHC\_Englisch.pdf - Adobe Acrobat Reader DC (32-bit)". The form includes the following sections:

- Header:** "Patientenerklärung Europäische Krankenversicherung" and "Patient's Declaration European Health Insurance".
- Introduction:** Text explaining the form's purpose for EU/EEA/Swiss insured persons or those with a Provisional Replacement Certificate (PRC).
- Instructions:** "Bitte vollständig und leserlich ausfüllen. Please complete legibly and in full."
- Stay in Germany:** A section for "Ich beabsichtige, mich bis zum [ ] in Deutschland aufzuhalten." (I intend to stay in Germany until [ ]).
- Confirmation:** A checkbox for "Ich bestätige, dass ich nicht zum Zwecke der Behandlung nach Deutschland eingereist bin." (I hereby confirm that I did not enter Germany for the purpose of treatment).
- Assisting German Health Insurance Fund:** A section for "Gewählte ausstehende deutsche Krankenkasse" (Selected assisting German health insurance fund).
- Treating Physician's Name:** A field for "Name des behandelnden Arztes" (Treating physician's name).
- Patient Information:** Fields for "Name, Vorname des Patienten" (Surname and forename of the patient) and "Geschlecht" (Sex) with radio buttons for "weiblich/female" and "männlich/male".
- Home Address:** Fields for "Anschrift im Heimatstaat" (Address in home country) including "Straße, Hausnummer / Street, house no.", "PLZ, Ort / Postcode, city", and "Land / Country".
- Temporary Address in Germany:** A checkbox for "Vorübergehende Aufenthaltsadresse in Deutschland" (Temporary address in Germany) with fields for "Straße, Hausnummer / Street, house no.", "PLZ, Ort / Postcode, city", and "Tel.-Nr./E-Mail / Tel. No./e-mail".
- Passing through:** A checkbox for "Durchreise" (Passing through).
- Identity Documentation:** Radio buttons for "Reisepass/Passport" and "Personalausweis/ID card" with a field for "Nr. / No.". A date field "Datum / Date" is also present.
- Confirmation:** A checkbox for "Ich bestätige die Richtigkeit meiner Angaben" (I confirm the accuracy of the information provided) and a signature field "Unterschrift des Patienten / Patient's signature".

# Process of EHIC use in Germany – proof of identity



There is no regulation in the EU that requires healthcare providers to verify the identity of the person receiving treatment using the EHIC

According to Reg. (EC) No 883/2004 and 987/2009:  
Presentation of EHIC suffices

According to the ECJ:

Member States can adopt regulations at national level to structure the procedure for granting benefits

*(judgment of 16.05.2006, Case C-372/04 – Watts)*

Advantage of proof of identity:

Prevention of misconduct

# Process of EHIC use in Germany – proof of identity



## Key aspects:

As long as a valid EHIC is presented, reimbursement may not be denied by the issuing institution (Dec. No S2, S9 AC)

The validity period of the EHIC ranges from few months to 10 years

**DE:** several months to several years (same period of the national card)

**EL:** 1 year (employed and self-employed), 1 to 3 years (pensioners), max 1 year and varies from 3 to 12 months (students)

## Validity period of the EHIC



The validity date on the EHIC does not make it possible to assess whether the insurance-situation of the card holder has changed between the issuance of the EHIC and the time of care or not

**Desirable: A real-time validity check**

**Via an electronic EHIC version?**



## Electronic EHIC?

...there are some ambitions by the Member States and on EU-Level



An Electronic EHIC:

...should be able to be downloaded via a secure platform

...should be able to be visualised by the holder on an electronic device, such as a tablet or smartphone, and also be presented to the care provider in this format

It should be possible to check the validity of the electronic version of the EHIC in real time

## European Social Security Pass (ESSP)



### Action Plan of the European Pillar of Social Rights from March 2021:

Launching of a pilot project to explore by 2023 the feasibility of introducing a European Social Security Pass from the EC in cooperation with the Italian social security institution Nazionale della Previdenza Sociale (INPS)

*“The ESSP should help to improve the portability of social security rights across borders through the digital verification of citizens’ social security coverage”*

# European Social Security Pass (ESSP)



The pilot project:

1. phase: digitalisation of the procedures related to the Portable Document PD A1

2. phase: extension to implement further social security coordination procedures – such as the electronic EHIC

# EESSI – Electronic Exchange of Social Security Informations



Communication between the institutions is now partly electronic via EESSI

- S\_BUC\_05 (Business Use Cases) – a chain of steps required to close a case related to a specific social security sector
  - SEDs (Structured Electronic Documents)
    - SED S044 – Request for a certificate of entitlement for a temporary stay
    - SED S045 – Certificate of entitlement – temporary stay

...besides this we have a new GHIC



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# GHIC is caused by brexit



More precisely:

currently we have five different UK EHICs in circulation

- the „old“ one
- the „old“ one without the EU-Logo
- the „Citizens‘ Rights“ EHIC
- the „Citizens‘ Rights“ EHIC especially for students
- the GHIC

...how we try to keep the German health care providers updated: [Website DVKA](#)

# GHIC is caused by brexit



|   | Withdrawal Agreement | Trade and Cooperation Agreement |
|---|----------------------|---------------------------------|
| applies to Switzerland and the EEA states (territorially)         | yes                  | no                              |
| applies to long-term-care benefitis                               | yes                  | no                              |
| possibility of exception agreements (Art. 16 Reg. 883/04)         | yes                  | no                              |
| Taking into account the decisions of the AC/judgements of the ECJ | yes                  | no                              |

# Many thanks



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Health Insurance Law and Matters of Joint Interests  
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