

# What is the EHC Card and why you should apply for it

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If unfortunately need treatment while living or staying abroad, here are some useful data you will have to consider before heading to a medical centre. Please have in mind that, as an EU citizen you cannot be denied urgent medical attention, and so, will have the same rights as people insured in your own country.



First of all, apply for the European Health Insurance Card (EHIC), depending on the country you are from, this card is issued along with the national health card but in some, you will need to apply for it. This kind of document is completely free so be advised of rogue sites asking you to pay.

This card will grant you access to health institutions on the country you are staying in at the same price local citizens do so, if they get free treatment, you can get it free as well.

Unfortunately, it will **not** grant you **free transport** back to your country in case of falling seriously ill or wounded, for that, you will need separate insurance cover. On the other hand, neither will it cover the expenses for **planned treatment** or private healthcare, in another EU country.

Having the EHIC will make the administration for public healthcare much faster and easier but, for some countries, you might have to pay in order to see a doctor or get hospital treatment. Find here what the [European Health Insurance Card](#) covers depending on the country you are headed to.

In case you have to make a payment to a health institution, according to the laws of the country you are staying in, you can ask for a **refund** from the national institution while still abroad or ask for it from your health insurer once you get home. This way you will either be reimbursed the full expenses for your treatment or may have to pay the patients fee according to the country taxes. This card must be renewed every five years.



Even though it helps with the medical expenses, having this card does not work as a replacement for a travel insurance. Some other important coverage such as stolen properties or unexpected cancellations are not included among the uses planned for this card.