

## The European Health Insurance Card makes it possible to receive necessary and urgent medical care abroad

**It is free of charge and can be used in all EU countries, Iceland, Liechtenstein, Norway, Switzerland and the United Kingdom.**

Madrid, 14 August 2024. In the middle of the holiday period, the European Consumer Centre in Spain reminds that the European Health Insurance Card provides health coverage to citizens when they travel abroad temporarily, allowing them to receive urgent and necessary medical care, including treatment for chronic or pre-existing diseases, as well as for pregnancy and childbirth situations. With it, citizens have direct access to medical services from a public or contracted provider under the same conditions and at the same cost as insured residents of the country they are visiting. It is a personal, non-transferable card, free of charge and valid in any European Union country, as well as in Iceland, Liechtenstein, Norway, Switzerland and the United Kingdom.

Its validity date is indicated on the card and its use is conditional upon the holder fulfilling the conditions for obtaining it. Otherwise, the costs incurred may be claimed as undue benefits, in accordance with the provisions of Article 76 of Regulation (EC) 883/04.

It does not replace travel insurance, does not cover the costs of private medical care, and does not cover planned medical treatment. Therefore, it is not valid when the purpose of the trip is to receive medical treatment, in which case it is necessary for the National Social Security Institute (INSS) or the Social Marine Institute (ISM) to issue the corresponding form, following a favourable report from the Health Service. It is also not a valid document if residence is transferred to another Member State.

It is also important to note that health systems vary from country to country, so some services may be free of charge in the home country and may not be free of charge abroad. If costs are incurred, you may be able to claim reimbursement from your home institution while abroad and obtain reimbursement directly there, or you may be able to claim reimbursement from your health insurer when you return to your home country. However, - in some cases - a fixed amount or a percentage of the costs of health care will have to be borne, on an equal basis with insured persons in the State to which they are travelling, and these amounts are non-refundable.

The card can be requested or renewed at the [Social Security E-Office](#) and is sent to the user directly to the address registered in Affiliation. If it has to be sent to a different address in Spain, it can be requested by SMS via the telephone number registered with the Social Security or with an Electronic Certificate.

### Links to apply for the card in Spain:

- >> [European Health Insurance Card without digital certificate](#)
- >> [European Health Insurance Card with SMS](#)
- >> [European Health Insurance Card with digital certificate](#)

### States in which the card is valid:

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Sweden, Switzerland, United Kingdom.

Source of information: [European Commission](#) and [Ministerio de Inclusión, Seguridad Social y Migraciones](#)