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European Health Cover

A guide to
the European
Healthcare Card



EUROPEAN
HEALTH
COVER

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Members can reduce their costs for illness and injury claims in 32 countries, just by ensuring eligible crew carry their free European Health Insurance Card (EHIC), or, for UK crew, their Global Health Insurance Card (GHIC).

What is the European Healthcare Card?

A seafarer who is insured or covered by a state social security system in any Member State of the European Union, Iceland, Liechtenstein, Norway, Switzerland, and the United Kingdom can freely obtain the relevant Health Insurance Card.

Carrying the Card ensures access to medically necessary, state-provided healthcare in any of the participating countries under the same conditions and at the same cost as people insured in that country, which can often be free.

However, although the Card itself is free, it does not guarantee free healthcare as provisions differ from State to State, for example:

- A patient contribution may be required.
- Prescriptions, and any medical aids and devices might not be free or subsidised.
- Dental care might not be included.

How treatment is managed also varies from State to State, and even between medical facilities, for example:

- A doctor referral might be required.
- It might be necessary to pay for any treatment initially and recover costs later.

When a seafarer's treatment is paid for in the first instance all receipts and invoices must be kept as these costs may be recoverable from the relevant State.

Members should note that the Card can only be used in state provided or affiliated facilities. The European Commission's website provides comprehensive up to date guidance for each State, including what is available and/or covered, where it is available, and national emergency telephone numbers as well as details of air ambulance services where required.

A seafarer must carry their Card with them when attending an eligible healthcare facility. It might still be possible to receive the same benefits without the Card by proving nationality (for example with a passport), but the process can be difficult and will not always be successful.

FIND OUT MORE

- [Click here](#) to learn more about the The European Commission's guidance for each State.

Although we always strongly recommend considering the use of an EHIC eligible facility, it is also extremely important to properly evaluate the quality and availability of any treatment. Most of the participating medical establishments are able to promptly provide appropriate treatment of a high quality and it is this requirement which is clearly overrides all other considerations.

Local correspondents should be immediately notified if a seafarer requiring treatment is a national of any of the above mentioned countries and whether or not they carry a Card so that they can urgently advise on what the best and most appropriate medical facility is.

Member's should ensure that all eligible seafarers obtain and carry the healthcare card. The European Commission's website provides guidance on how to apply for a Card for every participating country.

FIND OUT MORE

- [Click here](#) to learn more about the The European Commission's guidance on how to apply for a Card.

Seafarers from the UK can obtain a GHIC (the EHIC equivalent), which is also free to those who are eligible, and details can be found on the NHS website.

FIND OUT MORE

- [Click here](#) to see details on who is eligible for GHIC, through the NHS website.

The **32 countries*** currently involved with the European and Global Healthcare programmes are:

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

*as of October 2022



NORTH INFO

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