



Amigos de la Gente de Edad

Health care for EC pensioners living in Spain or visiting another EEA¹ country

This guidance is intended to provide an overview of health care entitlements for non-Spanish people over 50 living in Spain. Whilst it is written with UK nationals in mind, EC legislation affords nationals of other European Economic Area (EEA) countries similar entitlements through their respective authorities.

A UK State pensioner in Spain could be someone who receives long-term Incapacity Benefit, Severe Disablement Allowance, Retirement Pension, widow's benefits or bereavement benefits. As such, UK State pensioners and members of the family who depend on them and who live with them are usually eligible for health care cover from the UK to cover costs in Spain. If you are not a UK State pensioner, you may still be eligible for some entitlements.

The information in this Infosheet is based mainly on the UK Department for Work and Pensions (DWP) booklet SA29 dated October 2004 (see below). This guidance is neither definitive nor legal, and you are strongly advised to check any questions with the relevant health authorities in your country of origin and/or Spain.

Obtaining the right documents

To be eligible for health care entitlements as a UK State pensioner living in Spain, you must have been issued with form E121 for yourself and any members of your family and had the form registered with the authorities who run the sickness insurance scheme in Spain. You will normally be issued with the form E121 in duplicate when you inform DWP of your intention to move to Spain and to receive your pension or benefit there. Once you have the forms they should be taken to your nearest Instituto Nacional de Seguridad Social

¹*Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, Finland, Hungary, France, Germany, Hungary, Greece, Iceland, Ireland, Italy, Latvia, Liechtenstein Lithuania,, Luxembourg, Malta, , Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, United Kingdom. For UK nationals, also includes Switzerland.*

(INSS) office for registration. One copy of the form will be retained by the Spanish authorities and the other will be returned to DWP in Newcastle to await claims for your health care from the Spanish authorities. You will be issued with a health card to enable you to receive any health care required.

If you become ineligible for UK benefit for any reason you will no longer get health care cover from the UK. Also, if you are awarded a pension from Spain your entitlement to health care from the UK will cease.

Important note: You will be charged for treatment in Spain if you have not registered form E121. If this happens, you may be able to get a refund but only if you tell the local Spanish sickness office **before treatment** that you wish to be treated under the EEA rules and that you have applied for form E121. To get a refund, you must make a claim to the INSS when you receive your form E121.

Until your form E121 has been registered at the local sickness insurance office, you are not covered for health care. There is sometimes a delay before you are issued with a residence permit (*Tarjeta de Residente Comunitario*) in Spain. The sickness insurance authorities may refuse to register your E121 until you have the permit. Even then, they may not backdate the registration. The Department for Work and Pensions highly recommends that you also take out a private health insurance to cover you for this period.

If you do not classify as a UK State pensioner, you may still qualify for health care cover from the UK for yourself, and for any members of your family who depend on you and who go with you, for a limited time only based on the payment of National Insurance contributions for the two years prior to your departure to Spain. How long it lasts will vary, and you should contact the DWP before moving to Spain to ask whether you qualify for form E106. Once obtained, form E106 should be given to the local State sickness insurance office in Spain.

If you are still not eligible for form E121 when form E106 expires, you are responsible for arranging alternative health cover yourself. This may mean paying voluntary contributions to Spain's insurance scheme, arranging private cover, or both.

More information on health care services locally is available from the regional bodies listed on page 3.

Regional authority	Health service
Andalucía	Servicio Andaluz de la Salud
Aragón	Servicio Aragonés de Salud
Asturias	Servicio de Salud del Principado de Asturias
Canarias	Servicio Canario de Salud
Cantabria	Servicio Cántabro de Salud
Castilla-La Mancha	Servicio de Salud de Castilla-La Mancha
Castilla y León	Gerencia Regional de Salud de Castilla y León
Cataluña	Instituto Catalán de la Salud
Extremadura	Servicio Extremeño de Salud
Galicia	Servicio Gallego de Salud
Illes Balears	Servicio Balear de la Salud
La Rioja	Servicio Riojano de Salud
Madrid	Servicio Madrileño de Salud
Murcia	Servicio Murciano de Salud
Navarra	Servicio Navarro de Salud
País Vasco	Servicio Vasco de Salud
Valenciana	Servicio Valenciano de Salud

Entitlements for those living in both the UK and Spain

Under current Regulations, if you are a British State pensioner and have not registered yourself as living in Spain (and are ineligible therefore to health treatment costs in Spain), you may not be exempt from NHS treatment costs in the UK if you have been living in Spain for more than six months.

Visiting another EEA country or travelling within Spain

If you reside in Spain, are registered for health care and intend to visit another EEA country for a short time, you should apply to the Spanish authorities for an EHIC (a European Health Insurance Card). If you have a pre-existing condition that will require ongoing treatment in another EEA country, you should apply to the Spanish authorities for form E112.

You are entitled to health care when you visit other regions in Spain. It is a good idea to take your ID card (or equivalent) and relevant paperwork with you when you travel.

Doctors and prescriptions

You may go directly, without a referral note, to a general practitioner. You may also choose your own general practitioner, provided that the number of

patients assigned already to that GP does not exceed the limits established within that particular area.

If you need to call out a doctor in an emergency make it clear that you hold an 'E certificate' (*Tengo un Certificado de Seguro Comunitario*) and wish to be treated under EEA arrangements.

There are no prescription charges for pensioners. The social security scheme covers surgical and orthopaedic prostheses and mechanically propelled vehicles for disabled persons. It does not cover dental treatment, dentures or spectacles.

Care homes

It makes sense to consider how you would cope if you were to become ill, or if you were left on your own.

There are very few care homes that are paid for by the Spanish authorities, and vacancies are rare. It costs a lot for a place in a privately-run home and the UK government and Spanish authorities will not help with costs. Your local Age Concern may be able to provide further general advice on request.

While in hospital

As a general rule, medical facilities in Spain are excellent. However, in the public sector doctors and nurses generally do not speak English and increasingly doctors in the local surgeries and hospitals are refusing to see patients who do not speak Spanish or do not have an interpreter with them. You will be responsible for paying for the interpreter yourself.

Availability of services varies from locality to locality. If facilities are not available to meet your specific needs, you may have to travel to another area for treatment.

In Spain it is customary for a family member to provide basic nursing care (feeding and personal hygiene) unlike the system in the UK where it would be provided by nursing staff. In most areas where British expatriates live, there are privately-run nursing agencies which charge commercial rates for services similar to those you would find in the UK. These charges are not normally covered by private medical insurance. Please note, **Age Concern España does not provide this service.**

Age Concern España offers a hospital visiting service in some areas for those who find themselves in hospital for a longer duration. Contact your local Age Concern to find out more.

In case of an emergency

In the event of an emergency, dial 112 and if necessary, ask for an English-speaker.

Do not wait for an accident to happen. Ensure that you have the correct paperwork so that your medical costs will be met by the relevant authorities.

Useful contacts

Department for Work and Pensions
The Pension Service
Medical Benefits Section
Tyneview Park
Newcastle-upon-Tyne NE98 1BA

Tel: 00 44 191 218 1999

Internet www.thepensionsservice.gov.uk

It is always helpful to quote:

- your full name
- your date of birth
- your National Insurance number (if you know it).

Centro de Atención e Información de la Seguridad Social (CAISS)
Offices throughout Spain
Tel (freephone): 900 16 65 65
Internet: www.seg-social.es

It is always helpful to quote:

- your full name
- your ID number (if applicable)
- your full postal address
- your phone number.

The UK's National Health Service provides an on-line facility that offers information on health conditions, treatment and operations. It also includes a self-help guide to treating common illnesses at home. The website can be found at www.nhsdirect.nhs.uk

Further reading

Guía del Pensionista, Instituto Nacional de la Seguridad Social

Your social security insurance, benefits and health care rights in the European Economic Area (SA29), October 2004, Department for Work and Pensions

Your social security rights when moving within the European Union – Update 2002, 2003. Available from European Commission DG for Employment and Social Affairs, Social protection and social integration, free

movement of workers and co-ordination of social security schemes, B-1049 Bruxelles.

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Age Concern España exists to promote the well being of people aged 50 and over and to make their life a fulfilling and enjoyable experience. This is one of a number of Infosheets on a range of subjects produced by Age Concern España. A full list is available from Age Concern España, Apartado 7, 07180 Santa Ponsa, Mallorca on receipt of an addressed envelope or by visiting our website at www.acespana.org

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