



MODIFICATIONS TO THE EUROPEAN HEALTH INSURANCE CARD SYSTEM.

You may probably have already received, or will be receiving in the near future, a letter and application form from the Overseas Healthcare Team of the UK Pensions Service entitled: "About the European Health Insurance Card (EHIC) from 1 May 2010". For some of you it will involve a minor procedural change but should definitely not be a cause for concern as it in no way affects your Healthcare rights within the E.U., the E.E.A. and Switzerland. The changes discussed briefly below have come about as a result of the European Union's endorsement of regulation (EC) no. 883/2004 which coordinates member states' social security systems and aims to facilitate the movement of all European citizens within the E.U. It will, furthermore, serve to reinforce co-operation on a variety of fronts in the field of social security, including Healthcare, between the relevant administrative bodies of member states.

One administrative aspect of this will involve a number of UK expatriates presently resident in France who currently use the *Carte Européenne d'Assurance Maladie* (CEAM) issued by CPAM as a potential access to state provided healthcare should it become necessary due to illness, an accident or emergency during a visit to another country within the European Union, the E.E.A. and Switzerland. The CEAM will cease to be issued to the specific groups mentioned below who will instead receive on application a European Health Insurance Card (EHIC) issued by the UK authorities and which will fulfil the same functions as presently covered by the CEAM.

The groups affected will include all UK expatriates, and their dependant beneficiaries, who access the French National Health Service as a result of holding an E121 (this will include all recipients of the UK State Retirement Pension, as well as recipients of certain benefits including Long Term Incapacity Benefit, Widow's Pension and Bereavement Benefit); and also the dependant beneficiaries of those holders of an E109. For administrative reasons, not all the EHIC application forms for any one family group will necessarily arrive at the same time but we are assured that all registered dependants will receive the relevant letter and application form.

It will similarly not affect any expatriates who are part of the French NHS as a result of employment or payment into the system (until, of course, you start to receive a UK State Retirement Pension and hence become entitled to an E121.)

The replacement EHIC will start to be issued by the NHS Business Services Authority in April of this year and can be used from 1 May 2010 (after which time your CEAM card - if you have one - will become invalid.) At this time, the EHIC application can only be made by post but it is hoped that online application will become an option in the future. It is worthy of note that the EHIC generally has a

3 or 5 year duration (as opposed to the CEAM which, presently, must be renewed annually to maintain uninterrupted cover.)

If you are affected by this modification in your E.U. health card arrangement, there will be little change for you in real terms. As a resident of France you can continue to use your new EHIC in all member states of the European Union, the E.E.A. and Switzerland - except for France of course - and you must present your card in the UK to receive free NHS treatment or you will be subject to charge. As for your Healthcare in France, you may continue to use your carte vitale in the usual way. If you do need to avail yourself of state healthcare facilities in one of the other EU member states, you will be entitled to reimbursement from the UK (if, of course, you have had to pay anything.)

The Pension Service advise that you should take out private travel insurance before you visit another country regardless of whether you are covered by an EHIC as the latter does not necessarily cover you for all contingencies.

We are greatly indebted to the U.K. Pension Service for their invaluable advice and assistance in the provision of information for this article. As always, during the introduction of a new scheme of this nature, there will be problems of interpretation and procedure. Please inform us of any difficulties that you may personally encounter during this modification process and, of course, we will endeavour to keep you informed of any further changes as rapidly as possible.

If you would like any further advice or assistance in this matter, please feel free to contact the

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