



# **People focus: Never leave home without your EHIC**

Seafarers carrying the European Health Insurance Card benefit from access to medical treatment free of charge or at reduced cost in all EU/EEA countries.

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The European Health Insurance Card (EHIC) evidences that seafarers are members of the national health insurance scheme in their respective home countries and makes it easier to access healthcare services during temporary visits abroad. When the card is presented on admission to a state hospital in one of the European Economic Area ([EEA](#)) countries or Switzerland, the seafarer will receive the same medical care at the same cost, free in many countries, as the locals. Any cost charged for medical treatment is settled directly between the two countries involved without the involvement of an insurance company, that is, between the country in which treatment is received and the patient's country of residence.

Although the card is free of charge, and has been available since 2004, experience shows that many seafarers entitled to carry the card do not have a valid EHIC when admitted to hospitals in European countries, resulting in the shipowner having to pay the full costs of the seafarer's hospital treatment.

### **A recent case**

A European crew member recently suffered severe injuries in an accident on board a ship entered with Gard. The ship was off Reunion Island in the Indian Ocean at the time of the accident and the crew member received extensive medical treatment at a hospital on Reunion Island for four weeks. The hospital bills in this case amounted to EUR 80,000. As the crew member held a valid EHIC, and Reunion Island is a part of France, the medical costs were picked up by the national health insurance scheme of the crew member's home country, resulting in considerable saving for the shipowner.

This case is just one example of many, which shows the benefit to crew members of carrying a valid EHIC with them while onboard.

### **Recommendations**

Being able to present a valid EHIC upon commencement of any medical treatment in the EU/EEA can lead to treatment benefits for seafarers and medical cost savings for shipowners. We therefore recommend that Members and clients remind their seafarers eligible for an EHIC to obtain the card and to carry it as part of their compulsory personal documentation, similar to their passport and seaman's book, when signing on to a vessel.

The following should be noted:

- seafarers eligible for an EHIC are those that are residents in a country of the EU/EEA or Switzerland and covered by the country's national health insurance scheme;
- only medically necessary healthcare from a hospital and/or doctor affiliated to the state-provided health service in the country in which the seafarer is staying is covered under the EHIC scheme;
- the EHIC is a personal document and seafarers can obtain a card by contacting the relevant health authorities in their country of residence;
- the validity period of an EHIC varies between countries and the card is not re-issued automatically when it expires; and
- the EHIC is free of charge, so beware of unofficial websites which may charge if applications are made through them.

The [European Commission's website](#) contains useful information on the EHIC scheme and provides guidance on how to apply for a card, this also includes a [country by country guide](#) with information and contacts for national health authorities. Please note that special conditions apply for residents in the [United Kingdom \(UK\)](#) after the country withdrew from the EU in December 2020.

