The Student European Health Insurance Card (Student-EHIC)

Guidelines for Imperial College students undertaking:
• an undergraduate study abroad placement
• a paid or unpaid internship within the EEA (which is the EU, Norway, Iceland, Liechtenstein) or Switzerland as part of their degree programme.

Part A: Where to apply for an EHIC (regular/standard EHIC or a Student-EHIC)

Before I get on to what a Student EHIC is, I think it is worth noting that it is difficult - from reading the National Health Service website - for all students at Imperial College to know whether they can or should apply for a regular EHIC (let alone a Student-EHIC) from the UK-NHS.

The following is helpful in understanding why things are as they are (from the guidance attached to the paper EHIC application).

• Entitlement to (be issued) an EHIC (in all European Economic Area countries, which is the EU, Norway, Iceland, Liechtenstein, plus Switzerland) is based on insurability under EU law, and not on a person’s nationality.

• The UK operates a residency-based healthcare system which means that insurability in the UK is generally determined by residency and not by the past or present payment of National Insurance contributions or UK taxes.

Therefore, any student who is in the UK to follow a course of study lasting longer than 6 months is normally considered resident for the purposes of healthcare in the UK.

However, applying for a UK-NHS issued EHIC, or as I will come on to a Student-EHIC, is the ONLY avenue for those who have not been insured previously for healthcare in another EEA country or Switzerland. The answer to this will be very obvious to most of you, but a quick chat with your parents/guardians will answer this if you are unsure.

While there will always be exceptions, the general rule of thumb is that:
• You should apply for a EHIC from UK-NHS if you have:
  o always lived in the UK. Go to Part B of this document below.
  o or you have never lived in the EEA/Switzerland before arriving in the UK for your course of study (a student would need to send evidence that they are ordinarily resident in the UK with their application. Proof could be a visa or UK residence permit.). Go to Part B of this document below.
• If you have always lived in another country (other than UK) within the EEA or have always lived in Switzerland then you should firstly contact the appropriate "office" in that country, as it is very likely that you should apply for a EHIC in that country. Go to Part D of this document below.

Remember that it is not about nationality but residency. For most students this will be an easy process, so if you are at all unsure please email me: a.hawksworth@imperial.ac.uk

Remember that the EHIC system is as much about easy access to local public healthcare as it is being able to keep the cost of that healthcare down by being in a position to benefit from refunds after the event, so it is important that you apply correctly however confusing you find it. I hope these notes help. Any feedback will be greatly appreciated.

Good luck in working out where you should apply for an EHIC (student or otherwise)!

Author: Adrian Hawksworth (Imperial College London: Registry), 7 August 2017.
Part B: What follows is guidance for UK-NHS issued Student-EHICs (including how to apply in the UK)

A regular/standard EHIC, which you may have, have used or have read about and which is valid for short trips of up to 6 weeks (holidays for example) to participating countries, is **no longer valid for a study placement abroad or a paid or unpaid internship (of any length)** in the EEA or Switzerland.

You must apply for a **Student European Health Insurance Card** (Student-EHIC), which for some will mean exchanging their current regular EHIC for a Student-EHIC.

The UK-NHS issued Student-EHIC gives the same access to state-provided healthcare as a regular EHIC but is only valid for the duration of your placement abroad, as long as you apply for it before you depart the UK and intend to return to the UK at the end of the placement. A valid UK-NHS issued EHIC – of any type - provides card holders with the right to access state-provided healthcare on temporary stays in other European Economic Area (EEA) countries or Switzerland. Treatment should be provided on the same basis as it would be to a resident of that country and is provided in many cases either at reduced cost or for free. A EHIC covers treatment, including for pre-existing conditions that is medically necessary until the card holder’s planned date of return home.

**Important:** If you try to use a regular (standard) EHIC abroad during a placement abroad you may receive an invoice for treatment and be liable to pay this back.

**Important:** in order to fully utilise Imperial College’s Overseas Travel Insurance (see the Placements Abroad Handbook for details) it is a pre-requisite that a student must have the appropriate EHIC.

**Important:** Be wary of travelling to countries that are not covered by your EHIC, by the College’s Overseas Travel Insurance, by neither, and be prepared to purchase separate travel insurance.

Brexit has no impact on the current situation during the period 2017-18.

**The UK-NHS Student EHIC application process:**
You should carefully follow the instructions on the NHS website
http://www.nhs.uk/NHSEngland/Healthcareabroad/movingabroad/Pages/Studyingabroad.aspx

Some important points:
- Download the normal EHIC application form and return it to the NHS Business Services Authority (address on the NHS website) – you cannot apply for a student EHIC online or over the phone. There is a question on the application form about studying abroad (asking you for your date of departure).
- **You will need to include a letter from Imperial College London** (email me: a.hawksworth@imperial.ac.uk) to declare that you are a placement student, including the details of your course at Imperial, and start and end dates and address of your placement. The College will post the original letter to your home address. Don’t send your EHIC application until you have the letter from me.
- Return any current EHIC you possess with your EHIC application.
- Make sure to apply in good time for the Student EHIC. **The important aspect is to have “applied” before you depart for the host country.** It is advisable not to apply once you have travelled, although if you have no choice then contact them on their facebook page (below) and check.
- Normal turn-around time for an application is 21 days

I suggest that you include a brief letter highlighting that you are requesting a Student-EHIC for the period you are abroad on your placement, and that it is likely that you will travel to other EEA countries/Switzerland during your stay and want to make absolutely sure you are covered in those instances (i.e. what a regular EHIC would normally cover). I say this because the NHS website is silent on this issue. For sake of completion the following do not accept the EHIC coverage: Monaco, San Marino, the Vatican!
The following I found on another UK university’s website and refers to another issue I could not find clarity about, namely:

“What if I want to travel within the EEA before or after starting my placement abroad, but only have a Student EHIC valid for my placement dates?

If you are travelling before the placement starts: If you need medical treatment abroad but no longer have your regular EHIC because you returned it with your Student EHIC application, you should contact the Overseas Healthcare Team on +44 191 279 0575 for a Provisional Replacement Certificate.

If you are travelling after the placement ends: You need to apply for a regular EHIC which you can do online at https://www.ehic.org.uk/Internet/startApplication.do You would be covered from the date you applied, and if you hadn’t received the regular EHIC in time, you would need to contact the Overseas Healthcare Team on +44 191 279 0575 (store this number in your phone) for a Provisional Replacement Certificate (PRC). A PRC cannot be obtained in advance, so the Overseas Healthcare Team should only be contacted if you definitively require medical treatment while abroad.”

You may wish to ask the UK-NHS helpline (see Part E) about this also.

Part C: Making a claim on a UK-NHS issued Student-EHIC

If you wish to claim a refund, call the NHS Overseas Healthcare Team on 0191 218 1999. If calling from abroad ring +44 191 218 1999

Part D: Using a EHIC issued by a country other than the UK

Please refer to the country in question.

Part E: Useful links

- The UK-NHS EHIC enquiry line is 0300 330 1350 or +44 191 279 0575 if calling from abroad.
- EHIC helpdesk on Facebook (contact them by Facebook online chat): https://www.facebook.com/NHSBSAEuropeanHealthInsuranceCard/
- Incidentally, non-EU/EEA/Swiss nationals might wish to consult their own country’s government health dept websites for appropriate advice on whether there are reciprocal arrangements in place between your home country and the host country