

Ficha Técnica:

2ª Edição: euroFINESCO eBook nº25: Migration to Portugal

Health Care Rights

Autor: Dennis Swing Greene

Designer: Maria de São José Belchior Horta

Distribuição: euroFINESCO s.a.

Tiragem: Internet Executado: Julho 2016

Reservados todos os direitos.

Esta publicação não pode ser reproduzida no todo ou em parte, por qualquer processo, sem prévia autorização por escrito do autor.

COPYRIGHT © ALL RIGHTS RESERVED

Violators will be prosecuted to the full extent of the law

euroFINESCO s.a.

HEADQUARTERS

Rua do Sol, 4 8200-448 GUIA (Algarve) tel: +351 289 561 333

tel: +351 289 561 333 fax: +351 289 562 061

Madeira Branch

Rua do Aljube, 61, 2º Dtº 9000-067 FUNCHAL (Sé) *tel:* +351 291 221095 *fax:* +351 291 221103

Lisbon Branch

Rua A.M. Cardoso, 15, 4°D 1200-273 LISBOA (Chiado) *tel:* +351 21 342 4210

fax: +351 21 342 4212

Internet

e-mail: info@eurofinesco.com www.eurofinesco.com

Portugal

mobile: +351 96 910 2813

eBook nº 25

YOUR RIGHTS TO HEALTH CARE

TABLE OF CONTENTS

I.	Introduction	5
II.	Emergencies	11
III.	Health centres and primary health care	13
IV.	Vaccinations	15
V.	Women	17
VI.	Children	19
VII.	Public and Private Hospitals	21
Other	e-Books from euroFINESCO	24

Note from the author

This *e*Book is an extract of the complete work "Relocating to Portugal - Useful Information"

Other chapters include:

- Visas and Legal Framework
- Marriage and Cohabitation
- Your Rights to Medical Care
- · Access to Education
- Recognition of Qualifications
- Social Security Entitlements
- Acquiring Portuguese Citizenship
- Portuguese Tax Codes
- Golden Residence Permit

Copies are available through the offices of euroFINESCO





When the universal Social Security system was established in Portugal in 1962, life expectancy was just 66.8 years of age. In 2012, average life expectancy in Portugal reached 79.7 years. Healthcare makes a difference. At the time, Portugal had one of the highest infant mortality rates in Europe. Today, this key health indicator is one of the lowest. In fact, of 190 United Nations member states, the Portuguese National Health Care System currently ranked no 12 in overall performance by the World Health Organization, ahead of Holland, United Kingdom, Belgium, Ireland and Switzerland. Good healthcare makes a difference!

The Portuguese health system is characterized by three coexisting systems: the National Health Service (NHS), special social health insurance schemes for certain professions (health subsystems) and voluntary private health insurance. The NHS provides universal coverage. In addition, about 25% of the population is covered by the health subsystems, 10% by private insurance schemes and another 7% by mutual funds.

"A Caixa", as the NHS is popularly referred to, provides total healthcare coverage to registered individuals and is funded through the Social Security System. A private healthcare system is also available offering high quality medical services to patients.

Medical treatment is available for anyone entering Portugal regardless of where they are resident. In fact, healthcare is a constitutional right in Portugal.

One the many difficulties faced by immigrants who live in Portugal is the problem of access to health care. Any Portuguese or foreign national has the right and the obligation to care for his health and to help those around him do the same.

I am an immigrant in Portugal. If I am sick, what are my rights and obligations?

Any national has the right and the obligation to look after his health. Any immigrant on Portuguese territory who is sick or in need of health care has the right to receive that care in a Health Centre or in a Hospital (in case of an emergency). Those health services may not refuse to provide assistance for any reason related to the person's nationality, lack of economic means or legal status. The Constitution of the Portuguese Republic provides that all citizens – including foreign nationals – are entitled to general health care and for that reason, all existing services must be made available to meet the specific health needs of any national, irrespective of his economic, social and cultural conditions.

This right is protected by regulation in Administrative Order of the Ministry of Health n^{o} 25 360/2001.

What about foreign nationals who don't have permanent residence authorisation or a residence permit or a work visa?

These foreign nationals may access the services and institutions of the SNS provided that they attend at the Health Service located in their area of residence and present a document certifying that the national has been in Portugal for more than ninety days (Certificate of Residence, issued by the Parish Council under article 34 of Decree-Law n° 135/99 of 22 April).

To obtain a Certificate of Residence, the national must produce two witnesses who can testify as to residence; the witnesses may be individuals (persons known to the national or neighbours) or businesses (the owner of the Hostel, the businesses where the national shops, or he can make a declaration of honour). After the certificate is issued by the Parish Council, the person should go to the Health Centre to register (if possible, with the family doctor).

What about foreign minors, residing without authorisation, whose age is less than the minimum required by law for entering into an employment contract?

These minors, who depend on their families for support, may access the SNS and have the same rights as minors who are residing legally on Portuguese territory. This right is protected by law under DL no 67/2204 of 25 March.

Where can I get a Medical Card?

The Medical Card may be obtained from the Health Centre or the "Loja do Cidadão" (government services shop).

Note: Every individual must be registered and be a holder of a Medical Card (or Citizen's Card).

What services do I have to pay for?

Foreign nationals who make contributions to Social Security:

In general terms, foreign nationals who make contributions to Social Security, and their families, pay for the health care provided by SNS institutions and services under the same conditions afforded to Portuguese nationals. In accordance with the legislation in force, health care services are provided free or at a low cost, having regard to the economic and social conditions of the national. The national shall pay an amount, known as a Copayment, in accordance with the rates in force, for each consultation or service provided to him. Clinical tests, x-rays and other necessary diagnostic tests are also subject to co-payments according to rates fixed by law.

The following are exempt from making co-payments:

- children from birth to the age of 12 (inclusive);
- young people who are undergoing counselling with Youth Centres in relation to health monitoring and sexual and reproductive health;

- pregnant women;
- women in purpureum (the period of 8 weeks after childbirth);
- women receiving family planning services;
- unemployed persons who are registered in an Employment Centre, and their dependants;
- people who receive official benefits due to economic hardship;
- persons with a chronic disease recognised by law, and certified by a medical practitioner.
- 2. Foreign nationals not making contributions to Social Security: Foreign nationals who don't make contributions to Social Security may be charged for services in accordance with the scale of charges in force, except when:
 - another person from their family is making contributions. In such cases, foreign nationals shall pay for the health services under the same conditions afforded to Portuguese nationals;
 - they are experiencing economic hardship. The person's economic and social circumstances must be verified by the Social Security Office (you must present a document to that effect issued by that office);
 - they are in need of health care and in a situation that constitutes a risk to Public Health and where health services are free:
 - a. All communicable diseases (being all diseases subject to Compulsory Notification, such as: tuberculosis, HIV/AIDS and sexually transmitted diseases);
 - b. Maternal health, children's health and family planning (all situations are covered given that, from the perspective of public health, they all involve matters related to primary, secondary and tertiary prevention);
 - c. Vaccination (vaccines listed in the National Vaccination Plan are provided free of charge).

Can I trust the health professionals?

Yes, without a doubt. The health professionals are qualified and dedicated; they are required to maintain professional confidentiality and any information that you give them will be treated as private.

Persons who are residing without authorisation need not fear, they should seek health services when they need them.

How can I make suggestions or complaints?

The user office of every health unit has a Complaints Book where you can and should record your complaints. You can also go to the user office and write a letter addressed to the Directorate-General of Health or to the Minister of Health.

What should I do if I am refused health care?

You should go to the user office of the Health Centre or Hospital, or alternatively to the user office of the Subregional Health Service headquarters. You can also go to the Directorate-General of Health, the Ministry of Health or the National Centre of Support for Immigrants at the Office of the High Commissioner for Immigration and Intercultural Dialogue, I.P.

Private Health Insurance

If you need private health insurance in Portugal you should make sure that you sign up with an insurance company that will pay your large medical bills directly to the hospital or doctors.

Most Portuguese private health insurance companies will pay 100 percent of the costs associated with hospital treatment and specialist services in Portuguese hospitals. However, most of them will not cover the costs of family doctors or medications that are not received in a hospital. Some even have an excess limit and will not pay over a prescribed amount.

If you change employers or decide to leave Portugal, you will want to have continuous health insurance in the transition. If you and your family are covered by a company health plan, your insurance will probably cease after your last official day of employment. If you're planning to change your health insurance company, you should ensure that important benefits aren't lost.



What is an emergency?

Any situation where a delay in diagnosis or treatment may cause significant risk or harm to the patient is a medical emergency, for example, severe trauma, poisoning, burns, cardiac or respiratory arrest. Some situations are regarded as medical emergencies because of the extreme seriousness of the situation or because they require the use of special arrangements for patient transport.

What to do in case of an emergency?

When life is at risk you should go directly to a Hospital, in other cases seek advice from your Health Centre.

What should I do in case of an emergency? Which telephone number should I call?

You should immediately call emergency services on 112. The call, the service and transport are free.

What information should I give to the person who answers the emergency call?

Speak slowly and clearly when answering the operator's questions and don't hang up until the operator asks you to do so. The Emergency Patients Referral Centre (EPRC) will advise you what to do, according to the situation.

What if it's not an emergency?

If it's not an emergency, or if after an emergency you need an appointment or medicines, you should go to the Health Centre in your area of residence and ask what you need to do to receive the necessary health care. You can get advise on health issues at the Health Line 24 on 808-242424.

FISCAL & EXPATRIATE SERVICES from euroFINESCO



We are is a full service company, helping expatriates to make the most of their new life in Portugal since 1991. Whether it be meeting obligations in a new land, maximizing opportunities in a smooth transition from the past, or financial and estate planning for the future, Finesco is here to guide you, keep you compliant and prepare you to meet your goals.

TAX CONSULTANCY

FISCAL REPRESENTATION

NOMINEE COMPANIES FOR PORTUGUESE PROPERTY

CROSS BORDER ESTATE PLANNING

SMALL BUSINESS FORMATION

DOCUMENTATION



III. HEALTH CENTRES AND PRIMARY HEALTH CARE

What is a Health Centre?

The Health Centre is the basic unit of the National Health Service (SNS); it provides health care services to the population.

The Health Centre is where you should go first?

At the Health Centre you will find family and general medicine doctors, public health doctors (health delegates) and nurses who will provide you with all the health care you need, including preventative care and treatment. Aside from administrative staff, you may also find other health professionals at some health centres, including social workers, psychologists, nutritionists, dental hygienists and environmental health officers.

In which health centre should I register?

Health Centres are distributed throughout residential areas. You should go to the Health Centre in your residential area and obtain information about opening hours, services available, referral hospitals and available diagnostic tests.

The Health Centre in your area of residence will issue you with a Medical Card which must be presented when you attend at the Health Centre or at any other public health unit.

Your Health Centre will assign you a family doctor. Until one becomes available, you can use the doctor on call.

What type of services are available at a health centre?

- . general and family medicine services;
- . children's health services;
- . maternal health services;

- family planning services;
 - . abortion counselling;
 - . public health services;
 - . nursing advice;
- nursing care;
 - . social services;
 - . vaccinations;
- diagnostic tests;
 - . admissions units (in some cases);
 - . home visits and support;
 - . user office;
 - . emergency services.

What are the opening hours?

In general, working days from 8:00 to 20:00. Some Health Centres open for longer hours and on weekends to deal with emergency situations. Some services (namely consultations, vaccinations and give injections) are only available at restricted times.

What is health monitoring?

It is about monitoring your health through regular consultations. Some population groups such as children, adolescents, pregnant women, the aged, people from certain professions and people with a chronic illness, are especially vulnerable to illness, therefore, they should arrange for regular consultations to monitor their health.

Follow the advice given to you by your family doctor.



What is vaccination?

Vaccination is the safest way to prevent certain diseases. . tuberculosis, diphtheria, tetanus, whooping cough, poliomyelitis, meningitis, measles, goitre, German measles, hepatitis B, and some forms of meningitis affect mainly children but are preventable through vaccination;

- . some conditions may lead to death or serious consequences;
- . to remain protected from certain diseases it is necessary to receive several vaccination and booster shots during the course of one's life;
- . the vaccination schedule must be strictly followed;
- . all vaccinations in the National Vaccination Program are free.

What do I have to do to get a vaccination?

Just go the Health Centre. You don't have to be registered with a family doctor. Whenever you go the Health Centre or the Hospital, you should take with you the Individual Health Book (Vaccination Book). Vaccinations are essential not only for children but also for adults.

Local Lodging Plan for Non-Residents from euroFINESCO



If you have qualifying short-term tourist lets, our *Local Lodging Plan* allows you to reduce your **Portuguese income tax assessment to just 5%.** Even more important, this specific category of income is normally taxable only in Portugal, exempt from subsequent assessment in the country of tax residency in most cases.

(If you do not as yet have a Local Lodging License for your property, euroFINESCO can help you obtain the necessary permit as part of our Fiscal Representation service)



I am pregnant; where can my pregnancy be monitored?

If you suspect that you are pregnant, you should go the Health Centre for your first consultation.

What is maternal health?

It is about monitoring your pregnancy and preparing you for giving birth. Monitoring of the pregnancy includes regular clinical and laboratory tests to help assess the mother's and the baby's health during the course of the pregnancy. You will also receive information about how to maintain a healthy diet, how to prepare for breast feeding, and risk behaviours to avoid.

What is the pregnancy health book?

It is a small green book, available free of charge from the Health Centre or Hospital/Maternity Clinic, which contains important information about the progress of your pregnancy. The book keeps details of every consultation and test undertaken during your pregnancy. You can follow the development of your pregnancy by consulting this book and following the advice that it gives.

You should present the book whenever you attend consultations at the Health Centre, Hospital or Maternity Clinic. The book is indispensable at the time of giving birth.

What should I do if I want to give birth at a SNS hospital? Where should I go to give birth?

If the pregnancy is monitored by a Health Centre, pre-natal consultations will be arranged for you at the Hospital or Maternity Clinic in your area of residence. So, when you experience the first signs of labour, you can go directly to Emergency at the Hospital or Maternity Clinic in your area of residence.

What should I take with me when I go to give birth?

- . your identity card or SNS Medical Card;
- . the pregnancy health book;
- . clothing, for you and the baby;
- . personal effects.

Do I have to pay for the consultations or the hospitalisation?

All consultations and medical tests undertaken during the pregnancy and for sixty days after giving birth are free. Your doctor should issue you with a Declaration of Exemption. The Hospital birth as well as any hospitalisation due to the pregnancy, at an SNS Hospital or at a Maternity Clinic, is free.



What is a consultation for children?

It is a consultation for persons aged 0 to 18 years old (inclusive) which aims to monitor, maintain and promote the health of children and youth. During the consultation medical tests are carried out to ensure the proper growth and development of the child.

Information will also be provided concerning nutrition, prevention of communicable diseases, accident prevention, vaccination, leisure activities, sports, sexual activity and other issues related to the promotion and well being of children and youth.

The first consultation should take place as soon as possible, preferably within one week after leaving the Maternity Clinic. Testing for metabolic disorders – "the heel prick test" – should be carried out between day three and day six, at the Health Centre (if not done at the Hospital or Maternity Clinic). The test can detect two serious conditions (Hypothyroidism and Phenylketonuria) which can be treated if diagnosed early.

What is the child's health book?

It is a small book, given to you free of charge after the birth, which contains useful information about the health of your child. This book may be given to you at the Hospital, at the Maternity Clinic or at the Health Centre. You should take this book with you whenever you take your child to the Health Centre or the Hospital. You can monitor your child's development by following the book's instructions.

What is a family planning consultation?

The aim of this consultation is to provide support and advice to individuals or couples, to assist them in planning a pregnancy,

and to advise them how to maintain a healthy and safe sexual relationship. During this consultation, the woman's/couple's health will be assessed. You will receive information about contraception and be given the chosen contraceptive free of charge. Consultations also provide sex counselling and advice about infertility problems, and testing of gynaecologic cancers and sexually transmitted diseases. If you want to get pregnant you should request a pre-conception consultation to assess you and your partner's health – you will be tested for diseases and conditions which may affect you and the baby's health. The consultations and the contraceptives are free.

Where can I book a family planning consultation? At you local Health Centre in your area of residence.

What is a youth health centre?

These Centres provide free or mostly free health care services to any person aged from 12 to 21; services include free and confidential support and advice about health monitoring and sexual and reproductive health. Young people are given easy access to these centres.



VII. PUBLIC and PRIVATE HOSPITALS

There are over 100 public and private hospitals and clinics in Portugal. The following partial list represents the principal institutions:

Azores

Hospital Santo Espírito Canada do Barreiro 9700-851 Angra do Heroismo +351 295 403 200 www.hseah.org

Horta Hospital Estrada Príncipe Alberto do Mónaco +351 292 201 200 hospitalhorta.pai.pt

Divino Espírito Santo Hospital de Ponta Delgada R Grotinha, Arrifes 9500-370 +351 296 203 000 www.hdes.pt

Coimbra

Coimbra General Hospital Quinta dos Vales 3041-801 S. Martinho do Bispo +351 239 800 100 www.chc.min-saude.pt

Coimbra University Hospital +351 239 400 400 www.huc.min-saude.pt

Évora

Espirito Santo Hospital Largo Senhor da Pobreza 7000-811 Evora +351 266 740 100 www.hevora.min-saude.pt Hospital da Misericórdia de Évora Recolhimento Ramalho Barahona Estrada de Viana 7000-790 Évora +351 266 760 630 www.hmevora.pt

Faro

Algarve Private Hospital Estrada do Alvor, 8500-322 Portimao +351 282420400 hospitalparticulardoalgarve.pt

Santa Maria Private Hospital Largo Camões, 11 8000-140 Faro +351 289892040 www.hppfaro.pt

Leiria

Santo André Hospital +351 244 817 000 www.hsaleiria.min-saude.pt

Lisbon

Amadora Sintra Hospital +351 21 434 82 00

Cascais Hospital +351 21 482 77 00

British Hospital Rua Tomás da Fonseca, 1600-209 Lisboa +351 21 394 31 00 bcclisbon.org Santa Maria Hospital +351 21 780 50 00 www.hsm.min-saude.pt São José Hospital Rua José António Serrano 1150 Lisboa +351 21 884 12 67

St. Louis Hospital R Luz Soriano 182, 1200-249 Lisboa +351 21 321 65 00

SAMS Hospital Rua Cidade de Gabela, 1800 Lisboa

Portalegre

Dr José Maria Grande Hospital Av. de Santo António Apartado 328
7301-853 Portalegre
+351 245 301 000
Santa Luzia Hospital de Elvas
Rua Mariana Martins,
7350-954 Elvas
+351 268 637 600

Oporto

Clérigos Private Hospital Praça G.G. Fernandes, 10 +351 222 062 555

Hospital Geral de Santo António, Oporto 4050 +351 226 050 200 www.hgsa.pt





euroFINESCO s.a.

HEADQUARTERS

Rua do Sol, 4 8200-448 GUIA (Algarve) tel: +351 289 561 333 fax: +351 289 562 061

Madeira Branch

Rua do Aljube, 61, 2° Dt° 9000-067 FUNCHAL (Sé) *tel*: +351 291 221095 *fax*: +351 291 221103

Lisbon Branch

Rua A.M. Cardoso, 15, 4°D 1200-273 LISBOA (Chiado) tel: +351 21 342 4210 fax: +351 21 342 4212

Internet

e-mail: info@eurofinesco.com www.eurofinesco.com Portugal mobile: +351 96 910 2813

eBooks from euroFINESCO

- 1) Offshore Companies: Moving Onshore
- 2) Self-Employed in Portugal
- 3) Requirements of the Common Reporting Standard
- 4) Setting Up Fiscal Residence
- 5) Capital Gains Tax on Portuguese Property
- 6) Portuguese Tax Code Summaries
- 7) "VPT" Unveiled
- 8) Tax-Efficient Investing in Portuguese Property
- 9) Income from Portuguese Property
- 10) Taxation on Portuguese Property
- 11) "S.C.I.": Sociedade Civil Imobiliária
- 12) Property Companies: White-List or Portugal
- 13) Nominee Companies for Portuguese Property
- 14) Fiscal Representation in Portugal
- 15) "Permutas" or Property Swaps
- 16) Estate Planning & Nominee Companies
- 17) "I.H.T." Residence Rules & Determining Domicile
- 18) Moving to Portugal before, during & after
- 19) Taxation of Pensions in Portugal
- 20) "I.R.S." Tax Credits
- 21) CGT Mitigation: 14 Arrows in the Quiver
- 22) Residence Rules: in the EU, Portugal and the UK

Extracts from Relocating to Portugal - Useful Information

- 23) Acquiring Portuguese Citizenship
- 24) Visas and Legal Framework
- 25) Your Rights to Health Care
- 26) Access to Education
- 27) Recognition of Qualifications
- 28) Social Security Entitlements
- 29) Golden Residence Visa
- 30) Leaving Portugal Moving Back
- 31) Non-Habitual Residence Status and the Alternatives
- 32) Trusts, Foundations and Fiduciary Structures