

*euro* **FINESCO***s.a.* FISCAL & EXPATRIATE SERVICES



# Access to Healthcare in Portugal for EU Nationals

If you are in receipt of a Social Security Pension or long term Incapacity Benefit and you decide to move to Portugal permanently, ask for your S1 (previously E121) from your Social Security office or, in the case of UK nationals, the International Pension Centre (IPC) in Newcastle.

Once registered with the Portuguese authorities, the S1 gives you and your dependants the same medical cover in Portugal as a Portuguese national under the Portuguese national health scheme. This cover may not be the same as you received before so you may have to pay for some treatments or services. Remember that:

- you will be charged a nominal fee for a state GP consultation;
- you will have to pay a contribution towards the cost of any medicines and/or medical exams you may need, such as x-rays, scans, blood tests;
- spectacles are not available free-of-charge;
- treatment given privately and repatriation costs to the UK are not covered. Think about whether you want to take out private health insurance;
- some social services may not be available.

## Registering with the authorities for Healthcare

In order to register for healthcare and obtain a health card (*Cartão de Utente*), take your S1 and your identification to your local health centre (*Centro da Saúde*) or nearest *Loja do Cidadão*. They will keep both copies of your S1 and issue you with a provisional certificate to allow you to access the Portuguese state-run health system immediately. Your health card will be sent to you later by post.



Full access to state healthcare starts from the day you register your S1 so:

- don't wait until you need treatment as you may find you are only entitled to emergency cover and will then be asked to produce a European Health Insurance Card;
- think about taking out private medical insurance to help with the cost of medicines, spectacles and any private medical or dental treatment you may undergo;
- make sure you ask to include any dependants on the S1 form when you apply for it;
- you can also ask your health centre or district social security office (*Centro Distrital de Segurança Social*) to apply for an S1 on your behalf but this is likely to cause delays in processing your application so it is advisable to avoid this if you can.

## If your circumstances change

You need to tell the authorities if you or a dependant family member:

- start work or start getting a pension from another country;
- change address in Portugal, or move to another country.

Someone will also need to inform the IPC in the event of your death or that of a family member in receipt of a pension or benefit.

### If you travel to another EU country

From 2010, your home jurisdiction became responsible for issuing the EHIC to national pensioners resident in other EU countries. For further information on this change visit the appropriate website.

The UK European Health Insurance Card is valid for holidaymakers and temporary visitors who need to use the State Health System while in another EU country. If you are a resident in the Portugal, you should apply for your EHIC before travelling to other European Union Member States. A EHIC is usually valid for three to five years - but if you stop being a resident, you need to return your EHIC to the Health Service immediately.



### Treatment covered by the EHIC

In Portugal, the EHIC covers:

- all medical care that becomes necessary during a temporary stay;
- oxygen and dialysis treatment, as well as treatment for chronic diseases or a pre-existing illness. You should inform healthcare authorities at your destination in Portugal before you travel, to ensure that supplies are available;
- routine maternity care
- between 20-95% off prescriptions (see further information below).

### Treatment not covered by the EHIC

The EHIC does not cover the following:

- if getting treatment is the main purpose of your trip. In this case you need to get permission from your local healthcare trust who will issue you with form E112;
- for long term, routine or planned treatment;
- for treatment at private sector healthcare providers.

You must use the state health system if you are a resident in Portugal. If you live here, you must have a *Cartão de Utente* in order to access state health treatment.

The EHIC also covers any treatment you need for a chronic disease or pre-existing illness. You need to make arrangements in advance for kidney dialysis and oxygen therapy.

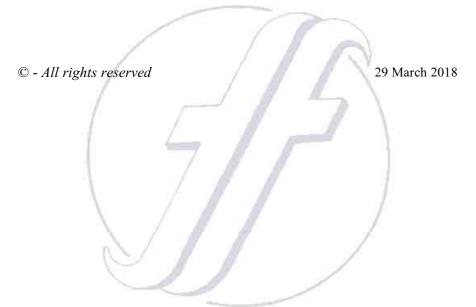
#### **Reimbursements**

You may be entitled to reimbursement of any contribution you have made where the actual cost of your hospital treatment abroad if the amount of the contribution you have made is less than what it would have cost in your country of residence. Reimbursement may be limited. You are not entitled to be reimbursed an amount greater than the contribution you made and you might not recoup all of it.



You are advised to take out comprehensive private travel insurance for visits to all countries, regardless of whether you are covered by your EHIC. Private travel insurance will cover any contribution which is not reimbursable, as well as other eventualities not covered by the EHIC.

Remember that the EHIC won't cover you if getting medical treatment is the main purpose of your trip. Your EHIC should cover you for routine maternity care while you are away.





euroFINESCOs.a. Algarve - Lisbon - Madeira www.eurofinesco.com