

# euro FINESCOs.a. FISCAL & EXPATRIATE SERVICES



## HEALTHCARE IN PORTUGAL Your Rights

When the universal Social Security system was established in Portugal in 1962, life expectancy was just 66.8 years of age. In 2016, this national average in Portugal reached 81.1 years: 78.2 for men and 83.9 for women. 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 ranks no 12 in overall performance by the World Health Organization, ahead of Holland, United Kingdom, Belgium, Ireland and Switzerland. Good healthcare does make 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 National Health System is popularly called, 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 a foreign national residing in Portugal. If I am sick, what are my rights and obligations?

All national have the right and the obligation to look after their health. Any immigrant on Portuguese territory who is sick or in need of health care has the right to receive medical 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° 25 360/2001.

#### 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 sub-regional 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.

### 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.

# 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 in Portugal,



#### 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 be afraid; they should seek health services when they require them.

#### 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 sub-regional 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.

#### Where can I get a Medical Card?

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

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

### Should I have 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 % 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 are not lost.



#### 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 "*Taxa Moderadora*" (Co-payment), 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).

While not a perfect system, the Health System in Portugal provides high quality medical service to all. Coincidentally, the majority of doctors have good knowledge of English since most medical textbooks in Portuguese Medical Schools are in English

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