
Information on financial reimbursement for medical care while abroad

You have applied for medical care at Radboud university medical center in the Netherlands.

This letter provides you with information on the reimbursement of care while abroad if you do not have Dutch health insurance.

You will also find information on the subsequent steps and the financial information and documents that we require from you, before you can be treated at Radboud university medical center.

Reimbursement for medical care while abroad

In Europe (EU/EEA) certain laws and regulations apply regarding reimbursement for medical care while abroad. A distinction is made here between emergency and planned medical care. Planned medical care refers, for example, to an appointment or operation that has been planned in advance.

Costs for medical care while abroad, and so also in the Netherlands, are not automatically reimbursed. Whether the medical care will be reimbursed to you and whether you have a right to this, depends on where and how you are insured and your country of residence.

We advise you to enquire with your health insurer or health authority whether the medical expenses to be incurred will be reimbursed in full or in part. This may vary per individual depending on the country and the (conditions of the healthcare) policy.

If you receive medical care from Radboud university medical center, Dutch law will apply.

Where you can find information on reimbursement for care

All EU/EEA countries are obliged to inform their citizens about reimbursement for care while abroad.

Information on this may be found via the National Contact Point (NCP) among other places.

Here you will find information on questions about:

- Whether you have a right to reimbursement of the expenses in full or in part,
- The treatments that will be reimbursed and the reimbursement you may expect,
- Whether you need permission beforehand and how you can apply for this,
- What you can do if your rights are not respected.

Information on National Contact Points may be found at <https://cbhc.hetcak.nl/nl/andere-nationale-contactpunten>

Further information on calculating health care expenses in the Netherlands may be found on our website: www.radboudumc.nl/healthcare-costs-Netherlands.

What kind of financial information does Radboudumc need, to be able to provide you with medical care?

Reimbursement for planned medical care:

You have made application for planned medical care.

If your application to Radboud university medical center is approved, we will ask you to show before the appointment/treatment that the expenses incurred for the care will be paid.

This can be done by providing us with a valid 'prior authorization form' from your health insurer, also known as a letter of guarantee. Or by means of an advance payment.

Information on letters of guarantee:

There are different letters of guarantee, depending on the situation. You should request the letter of guarantee from your health insurer or health authority. Our Finances Department (Costs of Care) will check after receipt whether your letter of guarantee is in order.

Letters of Guarantee to submit to Radboudumc

| Examples of letters of guarantee | |
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| EU / EER landen | |
| S2/E112 form: | <p>S2/E112 forms are available within the EU/EEA for planned medical care while abroad. This form can be obtained from your health insurer for planned care in the EU/EEA.</p> <p>The date or the period of treatment must be shown on the form. The form must be filled in completely in order to serve as a valid letter of guarantee. Your invoice will then be charged to your health insurer through the national and/or European platform. You will not yourself have to pay the costs to Radboud university medical center or to make an advance payment.</p> <p>If you would like to know whether the medical care expenses to be incurred will be reimbursed to you in full or in part, we advise you to contact your health insurer or health authority.</p> |
| eGCI (AOK-CZ card) / International Health Insurance Card: | <p>The eGCI card is a health insurance card for people insured by the AOK from certain regions in Germany.</p> <p>We need to receive a copy of this health card (a copy of the front- and backside of the health card).</p> <p>Your invoice will be charged to your health insurer through the national and/or European platform. You will not yourself have to pay the costs to Radboud university medical center or to make an advance payment.</p> <p>If you are in possession of a valid eGCI card, then this is a valid letter of guarantee for most treatments at Radboud university medical center.</p> <p>If you would like to know whether the medical care expenses to be incurred will be reimbursed to you in full or in part, we advise you to contact your health insurer or health authority.</p> |
| CAK card: | <p>If you are in possession of a valid EHIC-CAK card, then this is a valid letter of guarantee for care at Radboud university medical center that falls under the basic insurance package in the Netherlands. On presentation of this health card, you are entitled to make use of planned care in the Netherlands.</p> <p>We need to receive a copy of this health card (a copy of the front- and backside of the health card).</p> <p>You may receive this health card for example if you are a 'treaty-entitled patient', because you are living abroad and are insured via CAK.</p> |

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| | <p>Your invoice will be charged to your health insurer through the national and/or European platform. You will not yourself have to pay the costs to Radboud university medical center or to make an advance payment. If you would like to know whether the medical care expenses to be incurred will be reimbursed to you in full or in part, we advise you to contact your health insurer or health authority.</p> |
| <p>'Verdragspolis' = 'Treaty Reinsurance'</p> | <p>If you are resident in the Netherlands, but legally insured outside the Netherlands, you can register with CZ by means of the 'Verdragspolis' = 'Treaty Reinsurance'.</p> <p>This option applies only to insured persons from the EU, EEA, Switzerland, the United Kingdom and treaty countries.</p> <p>You can find out further information at CZ Abroad.</p> <p>We need to have a copy of both health insurance cards (CZ health card and the health card of your country of residence; from each health card we will need a copy of the front- and backside).</p> <p>Your invoice will be charged to your health insurer through the national and/or European platform. You will not yourself have to pay the costs to Radboud university medical center or to make an advance payment. If you would like to know whether the medical care expenses to be incurred will be reimbursed to you in full or in part, we advise you to contact your health insurer or health authority.</p> |
| <p>Letters of guarantee via private – and/or personal insurance</p> | <p>If you are privately insured, we advise you to ask your health insurer for a valid letter of guarantee. Depending on the conditions of your policy, your health insurer can issue you with a letter of guarantee for the necessary care.</p> <p>The date or the period of treatment must be shown on the letter of guarantee. The letter of guarantee must be filled in completely in order to serve as a valid letter of guarantee.</p> <p>The invoices will be sent to your home address after the treatment has been completed. You can submit them to your health insurer.</p> <p>If you would like to know whether the medical care expenses to be incurred will be reimbursed to you in full or in part, we advise you to contact your health insurer or health authority.</p> |
| <p>Caribbean</p> | |
| <p>Aruba, Curaçao, St. Maarten</p> | <p>Transcaring provides letters of guarantee on behalf of several health insurance companies (AZV, SVB, SZV).</p> <p>It is necessary that we receive a valid letter of guarantee from Transcaring.</p> <p>The invoice will be processed via Transcaring.</p> <p>If you would like to know whether the medical care expenses to be incurred will be reimbursed to you in full or in part, we advise you to contact your health insurer or health authority.</p> <p>www.transcaring.com www.azv.aw www.svbcur.org www.szv.sx</p> |

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| <p>Bonaire, St. Eustatius, Saba</p> | <p>Health insurance BES is the general health insurance for persons who are living and/or working at Bonaire, St. Eustatius and Saba. Since 2011 a health insurance is obliged for habitants living and or working at these Islands.</p> <p>Valid letters of guarantee for healthcare in the Netherlands are provided by 'Zorg en Jeugd Caribisch Nederland' (= ZJCN).</p> <p>For receiving medical care in Radboudumc, we will need to receive a valid letter of guarantee provided by ZJCN.</p> <p>The invoice will be sent to ZJCN.</p> <p>If you would like to know whether the medical care expenses to be incurred will be reimbursed to you in full or in part, we advise you to contact your health insurer or health authority.</p> <p>www.rijksdienstcn.com/zorg--jeugd/zorg</p> |
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Information on payment in advance

If you cannot obtain a letter of guarantee, your appointment can go through, but we will ask you to make an advance payment ahead of the appointment.

After completion of the treatment, the advance payment will be deducted from the final invoices. The invoices will be sent to your home address.

Travel insurance and (medical) care expenses:

Travel insurance is not the same as a letter of guarantee for planned medical care while abroad.

Travel insurance is for this reason not accepted as a letter of guarantee for medical expenses.

If you have taken out travel insurance, find out from your (travel) insurer whether any additional expenses will be reimbursed to you (for example hotel stays, travel expenses, etc.).

If you have travel insurance that includes medical expenses, in certain situations (additionally incurred) medical expenses that do not fall under your health insurance policy may be reimbursed.

We advise you to find out about this from your own (travel) insurer.

Reimbursement for emergency care: EHIC – European Health Insurance Card (EHIC)

The European Health Insurance Card (EHIC) is an insurance card that shows that you are insured in the EU/EER or in another treaty country. This card provides access to emergency care only during a temporary stay abroad.

The EHIC cannot be used for planned medical care while abroad. For this, the rules set out above apply within the EU/EEA. The EHIC is also not an alternative to travel insurance.

**** GHIC:** Since Brexit, the GHIC has been introduced for residents of the United Kingdom. The GHIC replaces the EHIC and provides access to emergency care – essential medical assistance - while temporarily abroad. The GHIC cannot be used for planned medical care while abroad.

The GHIC is also not an alternative to travel insurance.

What's next?

1. Application received

You (or your care provider) has submitted an application for planned medical care to Radboud university medical center and it has been received in good order. The application is being assessed in the department.

2. Information on the reimbursement

As set out above, you may request information on the reimbursement of medical care in the Netherlands from your health insurer, healthcare authority or National Contact points (NCPs).

3. Contact with the Finances Department

Once your application has been approved, our Finances Department (Costs of Care) will contact you regarding the financial documents required with respect to your situation.

4. Showing payment of healthcare costs

Ahead of treatment, we will ask you to show that the healthcare costs to be incurred will be paid.

5. Invitation to appointment

If you can be treated at Radboud university medical center, and the financial conditions have been met, an appointment will be scheduled. You will receive confirmation of the appointment for treatment by email and/or standard mail.

Sending information to Radboud university medical center:

Sending in the required information, such as a letter of guarantee, can be done in different ways:

- Upload safely via www.radboudumc.nl/en/secureupload
- Email to: kostenvanzorg@radboudumc.nl
- Post / mail to:
 - Radboud university medical center
 - Finances – Information Point Costs of Care
 - Internal address 27
 - PO box 9101
 - 6500 HB Nijmegen
 - The Netherlands

Important: PIN payments and/or cash payments for medical care are not accepted at Radboud university medical center.

Do you have any questions or would you like to know more?

Privacy, Rights & Obligations

Whenever you receive medical care at Radboud university medical center, Dutch law will apply. Radboud university medical center will respect your privacy and ensure that your personal details are always handled in confidence and in accordance with European and Dutch data protection legislation. For more information, visit our website: [Privacy - Radboudumc](#)

Further information on financial reimbursement for medical care at Radboud university medical center can be found at www.radboudumc.nl/en/abroad or contact the Finances Department (Costs of Care) at phone number +31(0)24.3613393, open from Monday to Friday from 9 am - 1 pm (CET), or by email: kostenvanzorg@radboudumc.nl.

If you have any questions about medical care, please contact the department where you requested your appointment/treatment or the central Radboud university medical center phone number: +31(0)24.361111.