

Chapter10

Emergency Health Care Overseas

Emergency Health Care while Abroad.

Many older people travel the world believing that holiday health insurance will ensure optimal quality emergency evacuation, medical care and repatriation. It may, but much depends upon local facilities at location of injury, or illness. Quality and availability of resources vary markedly between regions, countries and localities. Climatic season and transportation infrastructure also affect evacuation and repatriation. Older people are more likely than the young to become ill while abroad, are likely to be hospitalised for longer and require medical repatriation.⁽¹⁾ Elderly tourists should be aware of the quality of health resources they may meet in time of need. They should investigate and consider the quality of service, speed of response and ease of repatriation when planning their holiday. Travel health professionals should draw attention to these preparations in pretravel clinic consultations

Emergency Health Care Within Europe

Many tourists travel within and along the coasts of Europe and ill Britons can now often obtain speedy, high quality care in countries within the European Union. The EHIC card covers emergency health care in the 27 members of the EC and a few other states. Standard of resources and medical care however varies within European boundaries. Britons using this service must present a EHIC card entitling them to free medical treatment within the European Economic area. Insurance organisations may not reimburse treatment claims if it has not been produced at the point of treatment. ⁽²⁾ The member countries of the European Union (2011) are:

Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom and reciprocation includes Canary Islands, Azores, Madeira and French Guyana, Guadeloupe, Martinique. The European Health Insurance Card (EHIC) allows individual access to state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost, or sometimes, free of charge. Applying for the card is free and it is valid for five years. Presenting the EHIC CARD entitles the bearer to treatment necessary during the trip, but does not allow travel abroad specifically to receive medical care. However, , renal dialysis and management of pre-existing or, chronic, conditions that arise while abroad are all covered by the EHIC. It allows access to the same state-provided healthcare as a resident of the country being visited. However, many of these countries expect the patient to pay towards cost of treatment.