



**Capacity raising and
institutional development
for the realisation of the
negotiation process on
bilateral agreements in the
area of social protection**

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HEALTH INSURANCE/ SICKNESS AND MATERNITY BENEFITS

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**BENEFITS IN KIND (HEALTH
INSURANCE)**

**BENEFITS IN CASH
(SICKNESS AND MATERNITY)**



TOTALISATION OF INSURANCE PERIODS

WHAT

WHY

HOW



BENEFITS IN CASH

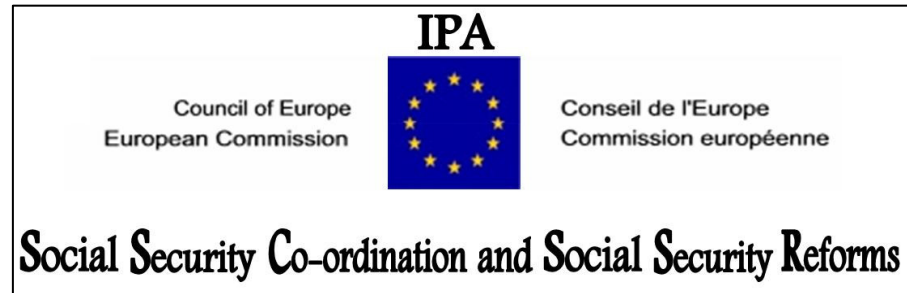
- **If someone is insured in one country and becomes sick and is not able to work he has the right to sickness benefit if the legislation of that country foresees it and when he fulfils the conditions**
- **Staying or residing in the other country?**



BENEFITS IN KIND



**Are you entitled to all
benefits in kind in the other
country?**



WITHOUT AN AGREEMENT

Internal legislation



WITH AN AGREEMENT

Which benefits in kind

**Situation is different in case of stay
or in case of residence**

Who will finance the benefits in kind?



- **Equality of treatment with the citizens of the country where you receive your medical treatment**
- **What does it mean?**



STAY

Which benefits in kind?

- Only urgent treatments
- Not planned treatments unless prior agreement
- Not to protheses, major appliances and substantial benefits unless extreme necessity (danger of life)



RESIDENCE

Workers residing in the other country

Family members

Pensioners

Which benefits in kind ?

ALL

The one of the competent State or the one of the State of place or residence?



WHO HAS THE FINANCIAL CHARGE OF THE BENEFITS IN KIND DELIVERED TO THE PERSONS CONCERNED?

What will be reimbursed?

More and more the real costs

Fixed sums based on an annual calculated and fixed average



- **Practical matters**
- **How do we know if someone is insured**
- **How do we know who is a family member**
- **How do we know that a pensioner is entitled**
- **Previous authorisation**
- **Reimbursing between institutes**