

Visiting Europe

Medical Insurance

One of the most common questions we are asked is whether an Australian Resident who holds a passport from one of the EU Member States is covered by that Member State's National Health policy while they are travelling in Europe. The answer is NO! Only residents of the EU Member States are covered by the Member State's National Health Policy. In many cases, Medicare has a reciprocal arrangement with the Member State National Health Institution which enables Australians to have reciprocal health cover while they are there. In all cases, we would strongly advise travellers to take out Private Medical Health Insurance.

Reciprocal health care agreements

Australia has health care agreements with some EU countries including Finland, Italy, Ireland, Malta, the Netherlands, Sweden and the United Kingdom.

Under these agreements, Australians can be provided with urgent or emergency medical treatment overseas. However, general medical services are only provided when the need for treatment arises during the visit and it would be unreasonable to delay treatment until the individual's intended return date.

It is important to remember that:

- you will only be covered by these health care agreements once you are in the specific country. Health problems which occur during travel to and from an agreement country are not covered
- health care agreements are no substitute for travel insurance. They will not cover you if a doctor recommends medical evacuation back to Australia.

If you wish to be treated under the [Reciprocal Health Care Agreement with Australia](#) you must advise the medical staff in the country you are visiting. To prove you are eligible for treatment you will need to provide local authorities with:

- your Australian passport or other passport which shows you are a permanent Australian resident
- a valid Medicare card. If you do not have a valid Medicare card, or your card will expire while you are away, visit a Medicare office and [arrange for a new card before travelling overseas](#).

Further information about [international health agreements](#) or call 13 2011. (*information from <http://www.smarttraveller.gov.au/tips/travelwell.html>*)