

HEALTH CARE FOR
PENSIONERS FROM A
MEMBER STATE OF THE
EUROPEAN UNION,
EUROPEAN ECONOMIC
AREA, OR SWITZERLAND,
WHO COME TO RESIDE IN
PORTUGAL

April 2015

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1 - RIGHTS AND OBLIGATIONS

If you are a pensioner from a Member State of the European Union ¹, European Economic Area (EEA) ² or from Switzerland and are planning to return or to transfer your residence to Portugal, you must inform your health insurance institution of your intention before leaving and take into account the following information.

1.1 - IF YOU COME TO RESIDE IN PORTUGAL AND ARE RECEIVING

Only one pension from another Member State

Regarding health care, you are still covered by the legal provisions of the Member State that pays your pension, but health care is provided in accordance with what is specified in the Portuguese legislation, in other words, by the public National Health Service.

The same is true for your family members, if they are not entitled to a pension, nor do they have professional activity in Portugal or in any other country.

You should comply with the following procedures:

1. Obtain a certificate of your right to health care – Portable Document S1 (former E 121 Form) from the health insurance institution of the Member State that pays your pension.
2. Present this Portable Document S1 to the District Centre of the Social Security Institute of your area of residence for registration (consult the list of District Centres).

¹ EU Member States: Austria, Belgium, Bulgaria, Croatia, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, United Kingdom

² EEA Countries: Iceland, Lichtenstein, Norway

This institution will validate Portable Document S1, give you a copy and provide information regarding the Health Centre where it should be presented, depending on your area of residence, in order for you to register as a National Health Service user.

The Health Centre of your area of residence will register you, based on Portable Document SI and provide a proof of your registration.

The District Centre of the Social Security Institute will inform the competent institution of the Member State that issued Portable Document S1 of your registration.

The Member State that pays your pension will reimburse Portugal, now country of your residence, for the costs derived from health care provided to you and your family members.

This reimbursement procedure is carried out only among the competent institutions of the involved Member States.

When you are on a temporary stay in the Member State that pays your pension, you are entitled to health care for you and your family members, if it is included in the following list:

Austria	Hungary
Belgium	Luxembourg
Bulgaria	The Netherlands
Cyprus	Poland
Czech Republic	Slovenia
France	Spain
Germany	Sweden
Greece	United Kingdom

When you are on a temporary stay in any other Member State, you are entitled to the benefits in kind which become necessary during that period. For this, you need to present the European Health Insurance Card (EHIC) issued by the Member State that pays your pension.

→ **Portable Document S1** is only registered in one Member State, once. If you decide to change your residence again to another Member State, you must inform the competent health insurance institution. In this case, the previous Portable Document S1 will be annulled and a new one issued to enable you to register in the Member State where you now reside in order to access health care.

If you decide to return to the Member State that pays your pension, you need to cancel your registration at the Health Centre of your area of residence in Portugal.

Please bear in mind that you may have to continue to pay contributions for health and/or dependency insurance for pensioners in the Member State that pays your pension. When you transfer your residence to Portugal, your health insurance institution in that Member State will provide you with the adequate information.

If, in Portugal, you are advised to undergo a specific medical treatment in another Member State (planned healthcare), you must request previous authorization from the General-Directorate for Health that will, in such a case, issue Portable Document S2.

The address is:
Direção-Geral da Saúde
Alameda D. Afonso Henriques, 45
1040-005 Lisboa
Phone: 351 21 843 0500
Fax: 351 21 843 0530
E-mail: geral@dgs.pt

1.2 - IF YOU COME TO RESIDE IN PORTUGAL AND ARE RECEIVING

A pension from Portugal and one or more pensions from other Member States

For health care in Portugal you will be covered by the public National Health Service.

The same applies to your family members, if they do not have professional activity in another country.

You should contact the Health Centre of your area of residence and ask to be registered as a National Health Service user (consult the list of Health Centres), by providing proof that you are receiving a pension from Portugal.

When you are on a temporary stay in any other Member State, you are entitled to the benefits in kind which become necessary during that period. For that you need to present the European Health Insurance Card, issued by Portugal (District Centre of the Social Security Institute of your area of residence – consult the list of District Centres).

If you decide to go back and reside in the (or one of the) Member States that pay your pension, you have to cancel your registration at the Health Centre of your area of residence in Portugal.

If, in Portugal, you are advised to undergo a specific medical treatment in another Member State (planned healthcare), you must request previous authorization from the General-Directorate for Health that will, in such a case, issue Portable Document S2.

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1.3 - IF YOU COME TO RESIDE IN PORTUGAL AND ARE RECEIVING

Two or more pensions from other Member States and no pension from Portugal

Regarding health care, you are covered by the legal provisions:

- from the only Member State, from among those that pay your pension, where you would be entitled to health care, if you resided there, or
- from the Member State where you were insured for the longest period of time if you were entitled to health care in more than one of the countries that pay your pension, if you resided there.

Health care is provided according to the Portuguese legislation, by the public National Health Service.

The same applies to your family members, if they are neither pensioners nor do they have professional activity in Portugal or in another country.

You should follow the following procedures:

1. Ask for a certificate of the right to health care – Portable Document S1 (former E 121 Form) from your health insurance institution.
2. Present this Portable Document S1 to the District Centre of the Social Security Institute of your area of residence for registration (consult the list of District Centres).

The District Centre of the Social Security Institute will validate Portable Document S1, give you a copy and inform you of the Health Centre where it should be presented for registration (your area of residence), as a National Health Service user.

The Health Centre will register you, based on Portable Document SI, and provide a proof of your registration.

The District Centre of the Social Security Institute will inform the competent institution of the Member State that issued Portable Document S1 of your registration.

The competent Member State will reimburse Portugal, now country of your residence, for the costs derived from health care provided to you and your family members.

This reimbursement procedure is carried out only among the competent institutions of the involved Member States.

When you are on a temporary stay in the competent Member State, you are also entitled to health care for you and your family members, if it is included in the following list.

Austria	Hungary
Belgium	Luxembourg
Bulgaria	The Netherlands
Cyprus	Poland
Czech Republic	Slovenia
France	Spain
Germany	Sweden
Greece	United Kingdom

When you are on a temporary stay in any other Member State, you are entitled to the benefits in kind which become necessary during that period. For that you need to present the European Health Insurance Card (EHIC), issued by the competent Member State.

→ **Portable Document S1** is only registered in one Member State, once. If you decide to change your residence again to another Member State, you must inform the competent health insurance institution. In this case, the previous Portable Document S1 will be annulled and a new one issued to enable you to register in the Member State where you now reside in order to access health care.

If you decide to return and to reside in one of the countries that pays your pension, you need to cancel your registration at the Health Centre of your area of residence in Portugal.

→ Please bear in mind that you may have to continue to pay contributions for health and/or dependency insurance for pensioners in the competent Member State. When you transfer your residence to Portugal, your health insurance institution in that Member State will provide you with the adequate information.

If, in Portugal, you are advised to undergo a specific medical treatment in another Member State (planned healthcare), you must request previous authorization from the General-Directorate for Health that will, in such a case, issue Portable Document S2.

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Alameda D. Afonso Henriques, 45
1040-005 Lisboa
Phone: 351 21 843 0500
Fax: 351 21 843 0530
E-mail: geral@dgs.pt

Examples:

Mr. Paulo Rocha receives a pension from Germany. From the beginning of this year, he has transferred his residence to Portugal, where he does not have any professional activity. After transfer of his residence to Portugal, Mr. Paulo Rocha continues to be covered by the German health insurance, through Portable Document S1, that is to be issued by Germany and handed over to the District Centre of the Social Security Institute of his area of residence in Portugal, in order for him to be registered as a National Health Service user. In this case, he has to continue to contribute to the health and dependency insurance for pensioners in Germany during the period of his residence in Portugal.

However, three years later, when Mr. Paulo Rocha reaches retirement age in Portugal and begins to receive Portuguese pension for a previous activity, he will become a National Health Service user and no longer has to contribute to the health and dependency insurance for pensioners in Germany. The competent District Centre of the Social Security Institute will transmit this information through Portable Document S1 and return it to the competent German institution.

Mr. João Cunha receives a pension from the Netherlands, though he resides in Portugal, where he is also entitled to a small Portuguese pension. Though he receives a Dutch pension, he is now covered by Portugal, as his country of residence, for health care, given that he also receives a Portuguese pension. He no longer needs to contribute for health insurance for pensioners in the Netherlands. The competent District Centre of the Social Security Institute will transmit this information through Portable Document S1 and return it to the competent Dutch institution.

Mr. Pedro Santos receives two pensions, one from Spain and the other one from France. If he had decided to reside in one of these countries, he would be entitled to health care in any one of them. Since he decided to come and reside in Portugal, the country by which he will be covered is Spain, where he worked for the longest period of time. It is Spain that will issue Portable Document S1 so as to enable him to register in the District Centre of the Social Security Institute and as a National Health Service user.

Mrs. Inês Breit is a pensioner from Austria residing in Portugal. This year, in January, she registered at the Health Centre of her area of residence, after the District Centre of Porto of the Social Security Institute validated the Portable Document S1 issued by Austria. In March, Mrs. Breit decided to go on a holiday to Greece. She should carry her European Social Insurance Card (EHIC) issued by Austria so as to be entitled to any necessary health care during her stay in Greece.

Mr. Carlos Fonseca is a pensioner from the Netherlands residing in Portugal, where he registered using his Portable Document S1 in order to access health care provided by the National Health Service. Due to a health problem for which a specific treatment is not available in Portugal, his doctor advised him to undergo the same in Germany. For this, he needs to request previous authorization from the General Directorate for Health that will then issue Portable Document S2.

2 - TAXES, OTHER COSTS AND EXEMPTIONS

Health care provided by the National Health Service is subject to the payment of user fees, though there are exemptions for certain situations.

User fees (2015)	
Medical Consultations	
General and family practitioner consultation	5 €
Medical consultation other than by a specialist	5 €
Consultations by nurses or other health professionals in basic health care	4 €
Consultations by nurses or other health professionals in hospital	5,14 €
Consultation by a specialist	7,75 €
Home visit for basic health care	10 €
Home visit	10,28 €
Medical basic health care consultation without the presence of the patient	
Medical consultation without the presence of the patient	3,10 €
Emergency attendance ³	
General Emergency	20,60 €
Medical / Surgical Emergency	18,00 €
Basic Emergency	15,45 €
Permanent or Long-term Attendance Service (SAP)	10,30 €
Day Hospital Session ⁴	

³ In addition, user fees are due for Complementary Diagnosis and Therapeutic Exams during the consultation till a maximum of 50.00 €.

⁴ Corresponding to the user fees applicable to complementary diagnosis and therapeutic exams during the consultation till a maximum of 25.00 €.

Exemptions from user fees

Universal exemption:

- Minors
- Pregnant and post-natal women
- Transplanted patients
- Blood donors in the context of basic health care
- Living donors of cells, tissues and organs in the context of basic health care
- Incapacity equal to or higher than 60%
- Military and ex-military personnel (with permanent incapacity)
- Firemen for basic health care and hospital care (as a result of their activities)
- Young people under a youth protection body in court ; Young people integrated in a judicial decision at the end of guardianship ; roceedings; Young people under precautionary measures in an educational centre
- Asylum seekers and refugees and their spouses or partners and direct descendants

Exemption due to economic difficulties:

- Average monthly income equal to or less than 628.83 € (including dependent family members)
- Long-term unemployed persons

Medicines – cost-sharing regime

Sharing by the State in the cost of medicines depends on the medical prescription, issued electronically.

Cost-sharing between the patient and the State applies to the medicines included in the “Official List of Medicines subject to Cost-sharing by the Health Services” and are based on legally established percentages.

Please bear in mind that in Portugal access to specialist consultations (ophthalmology and dental care, for example), medical exams and/or treatment, always requires a referral by the family doctor of the Health Centre where you are registered.

→ For more information, consult the Information Centre for Medication and Health Products of INFARMED, the National Authority for Medication and Health Products of the Health Ministry.

3 - INVALIDITY PENSIONERS

If you are receiving an invalidity pension from another Member State and intend to reside in Portugal, you must follow the same procedures as referred to in point 1), but should bear in mind that, although you are entitled to health care as a National Health Service user, conditions and costs, namely in connection to cost-sharing of medicines and medical examinations, are not necessarily the same as those in force in the Member State that pays your pension.

For example, in Portugal, persons with a degree of incapacity equal to or higher than 60% are exempted from paying user fees and benefit from a special regime in cost-sharing of medicines.

However, there is no automatic recognition in Portugal of the incapacity fixed in another Member State. There is need for a medical assessment in Portugal that might lead to a different conclusion regarding the degree of incapacity.

Therefore, if a situation of incapacity has been recognized in another Member State, you need to contact the Health Centre where you are registered in Portugal and request a medical assessment for the determination of the degree of your incapacity. In the case of an incapacity equal to or higher than 60% you will be exempted from paying user fees and benefit from a special regime in cost-sharing of medicines.

If you have a permanent incapacity certificate issued by another Member State, you should present it at the Health Centre.

Example:

Mr. João Moutinho is an invalidity pensioner from France. He has a 100% degree of incapacity and therefore benefits from the total reimbursement of the costs of medical consultations and medicines in France. From the beginning of this year, Mr. João Moutinho has decided to reside in Portugal, where he is not entitled to any pension. Since Portugal is now the competent State to provide him with health care, Mr. Moutinho will have to undergo a medical assessment at the Health Centre where he has registered in order to confirm whether in Portugal a degree of incapacity equal or superior to 60% is also recognized in his case, in order to be exempted from paying user fees and to benefit from better conditions regarding the cost of medicines.

After he begins to reside in Portugal and has registered at the Health Centre, Mr. Moutinho is no longer entitled to any reimbursement from France.

4 - FORMER RETIRED FRONTIER WORKERS

If before retirement, you were a frontier worker, that is, if you had professional activity in one Member State while residing in another, to which you returned, in principle daily, or at least once a week, you are entitled to treatment in the country where you worked, if in continuation of treatment which began in that country. “Continuation of treatment” means the continued investigation, diagnosis and treatment of an illness while it lasts.

The same applies to your family members, except if the country where you worked is one of the following: Denmark, Ireland, Finland, Sweden and United Kingdom.

However, the right to the continuation of treatment ends when the treatment begun in the Member State where you last exercised professional activity is concluded or if you begin a new professional activity.

In order to benefit from health care in the Member State where you last exercised professional activity, you should contact the District Centre of the Social Security Institute where you registered and request Portable Document S3 that needs to be presented to the health insurance institution of the above-mentioned Member State.

If, in the five years preceding the date of an old age or invalidity pension, you pursued activity for at least two years as a frontier worker in one of the following countries: Germany, Austria, Belgium, Spain, France or Luxembourg, you are entitled to medical treatment in the country where you worked. The same applies to your family members.

The treatment will be provided in technical and payment conditions similar to those guaranteed to the nationals of that country. This means that a part of the costs might have to be paid in advance.

Example:

Mrs. Teresa Rodrigues worked in Spain during the last 15 years, though she kept her residence in Portugal, returning every weekend. Formerly, she had also worked in Portugal. This year, she began receiving two pensions, one from Portugal and the other from Spain and continues to reside in Portugal. Though she has registered at the Health Centre in Portugal, she remains entitled to medical treatment in Spain, if that is her choice. For this purpose, she has to request Portable Document S3 from the District Centre of the Social Security Institute to be presented in Spain.

5 - PENSIONERS FROM SWITZERLAND

There are certain specific conditions for pensioners who only receive one pension from Switzerland and reside in Portugal. They may, on request, be exempted from compulsory sickness insurance in Switzerland.

The request for exemption must be submitted within 3 months of the date on which the obligation to take out insurance in Switzerland comes into effect. Where, in justified cases, the request is submitted after this deadline, the exemption shall take effect as from the commencement of the insurance obligation.

For this purpose, it is necessary to prove to the Swiss insurer that you are covered in Portugal. You need to contact the Health Centre of your area of residence and register yourself as a National Health Service user, indicating your choice. That information also needs to be transmitted to the District Centre of the Social Security Institute of your area of residence.

The Health Centre has to issue a document to certify the respective registration by the National Health Service and the pensioner has to send it to

**Institution Commune LaMal
Gibelinstrasse 25
CH-4503 Soleure
Switzerland**

If you transfer your residence to Switzerland or any other Member State, you will no longer be covered by the Portuguese National Health Service.

In case of a temporary stay in Switzerland or another Member State, you need to carry a European Health Insurance Card (EHIC) issued by Portugal (District Centre of the Social Security Institute of your area of residence).

