

Will the EHIC still be valid after Brexit?

By Reality Check team, BBC News

13 July 2020



Image: copyright, Alamy

If you are planning a holiday in a country in the European Union (EU) in 2021 you might be wondering whether your European Health Insurance Card (EHIC) will still be valid.

The EHIC currently entitles you to state-provided medical treatment if you fall ill or have an accident in any EU country, or in Switzerland, Norway, Iceland and Liechtenstein, where the scheme also applies.

The UK has issued **27 million EHIC cards**.

They **cover pre-existing medical conditions** and routine maternity care as well as emergency care. Individuals with chronic illnesses, for example those who require dialysis, can travel knowing they will receive treatment on the same terms as the citizens of the country they are visiting.

The UK is currently in a Brexit **transition period** with the EU until 31 December 2020, during which your EHIC will remain valid.

What will happen after 2020?

If you are travelling after 2020, the EHIC will no longer be valid for most UK citizens.

The **government website says** you should buy travel insurance with healthcare cover before you go on holiday.

It warns that it is "particularly important" to get travel insurance with the right cover if you have a pre-existing medical condition.

UK state pensioners living in the EU before the end of 2020 will be able to use their EHIC beyond 2020.

The EHIC will also be valid for the UK students who start a course in the EU before the end of 2020 until their course

finishes and for so-called 'frontier workers' - people who work in one state and live in another.

Healthcare deals with non-EU countries

The UK has **reciprocal health insurance deals** with a few non-EU countries, including Australia and New Zealand, under which visitors can receive urgent treatment at a reduced cost or for free.

In other words, visitors are treated as if they are resident in the country in question.

But unlike the EHIC, the agreements do not cover pre-existing conditions.

These reciprocal deals will be unaffected by future UK-EU negotiations.