What the EHIC is going on?

Tuesday 23 April, 2019

The European Health Insurance Card (EHIC) has proved to be an invaluable asset to those visiting the EU who require basic medical attention. However, when the UK leaves the EU at some stage this year, the card will become defunct and holidaymakers will have to pay for any medical treatment that the EHIC would have previously covered.

The EHIC has saved holidaymakers thousands of pounds since its introduction in 2004 (known as the e111 before that), but there are many who believe that it is an alternative to travel insurance, even though it was never intended to be. It doesn't cover any private medical healthcare or costs, such as mountain rescue in ski resorts, being flown back to the UK, or lost or stolen property.

Travel Manager, Aaron Hackett from PayingTooMuch.com said: *"I recently discovered that there are a number of holidaymakers who have been travelling without comprehensive travel insurance for their trips to the EU, thinking the EHIC would cover them, which is very concerning. The EHIC* ***only*** *covers treatment that is medically necessary until your planned return home. If it was something more serious like needing to be airlifted from a cruise ship or needing to be brought back to the UK, you won't have any cover and will need to pay the bill yourself. It may just be a common misconception about what the card can do rather than people risking not taking out a policy. With the EHIC no longer being valid when the UK leaves the EU, holidaymakers should seriously consider the option of taking out travel insurance for their trip."*

As of 11th of April, the UK has been granted an extension by the EU until the 31st of October 2019. This will allow those travelling to the EU full use of the EHIC until that date or until an agreement happens. With this being the case, you should apply for an EHIC if you don't have one yet, as many insurers will waive the policy excess if you have one.

Be aware that there are some websites who offer an EHIC application service for a fee, but you can apply for an EHIC via the gov.uk website for free.

If you are heading to any European destinations post the UK leaving the EU, then please make sure you have the adequate cover for your trip and make sure you have cruise cover if you are heading out to sea, as standard travel insurance may not cover you for any problems you have onboard the ship.

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