

# Illness when living abroad

## *[Sjuk vid bosättning utomlands]*



Information for those living abroad without working, working as an au pair, stationed abroad by a Swedish employer or working in Sweden with family members abroad.

### Within the EU/EEA and Switzerland

#### *[Inom EU/EES och Schweiz]*

The main rule in the EU is that you are insured and are entitled to health care in the country where you work. This fact sheet tells you about what applies in the residency situations that differ from the main rule.

#### Students

##### *[Studerande]*

If you study in another EU/EEA country or Switzerland, you need a European Health Insurance Card [*europsiskt sjukförsäkringskort (EU-kort)*] to be entitled to necessary medical treatment in the country where you are studying. Studies mean those courses which confer entitlement to Swedish study support [*studiestöd*]. If you have family members with you, they are also entitled to health care through your insurance in Sweden if they are not insured in the country where you are studying. They should also take their European Health Insurance Card with them.

If you are going to study in a country outside the EU/EEA, you are not entitled to health care. Don't forget to check your insurance cover! The exception is the state of Quebec in Canada (contact Försäkringskassan [*The Swedish Social Insurance Agency*] for further information).

#### Pensioners

##### *[Pensionär]*

It's easy for pensioners to live in another EU/EEA country or Switzerland. This is because you can take the Swedish national basic pension with you and EU rules entitle you and your family members to health care in your country of residence.

To obtain health care in your country of residence, you and the members of your family all need individual E 121 certificates. You can apply for this certificate at Försäkringskassan in Gotland. This certificate should then be submitted to the equivalent of Försäkringskassan in your country of residence.

When you and your family members have been registered with certificate E 121, you will be covered by the insurance scheme of your country of residence. This means that you will be entitled to health care within the framework of the public health care system on the same financial terms as the inhabitants of your country of residence.

However, this means that if you travel home to Sweden or to another EU/EEA country or Switzerland, you will need a European Health Insurance Card. You can order the card from the equivalent to Försäkringskassan in your country of residence. The European Health Insurance Card entitles you to necessary medical treatment.

## **Working as an au pair**

### ***[Arbete som aupair]***

Working as an au pair is not regarded as proper paid employment in most countries. If you work as an au pair in another EU/EEA country or Switzerland, you are therefore generally insured in Sweden and covered by the Swedish rules. This means that you need a European Health Insurance Card to be entitled to necessary medical treatment in the country where you are working as an au pair.

However, there are some countries where those working as au pairs are insured in the country of employment. In these cases, you are entitled to health care in the country of employment and you therefore need a European Health Insurance Card when you travel home to Sweden, for example on holiday. You can order the European Health Insurance Card from the equivalent to Försäkringskassan in the country where you are working. If you are going to work as an au pair in a country outside the EU/EEA, for example, the United States, you are not entitled to health care. Don't forget to check your insurance cover!

## **Stationed abroad by employer**

### ***[Utsänd av arbetsgivare]***

If you have been stationed in another EU/EEA country or Switzerland by a Swedish employer, you will need a European Health Insurance Card. This card entitles you to necessary medical treatment in the country where you are stationed. If you have family members with you, they are also entitled to treatment through your insurance in Sweden if they are not insured in the country of residence. They should also take their European Health Insurance Card with them.

During the period that you are stationed abroad, you continue to be insured in Sweden and have to pay social security contributions [*sociala avgifter*] here. To be exempted from insurance contributions in the country where you are temporarily working, you should take certificate E 101 with you. You apply for this certificate from Försäkringskassan.

If you are stationed abroad for a longer period of time than one year, you are entitled to health care in the country where you are stationed. Instead of the European Health Insurance Card, you need certificate E 106, which you apply for from Försäkringskassan.

## Living and working in different countries

### ***[Boende och arbete i olika länder]***

If you work in Sweden but live in another EU/EEA country or Switzerland, you are insured in Sweden. To obtain health care in your country of residence, you need certificate E 106 which you can apply for from Försäkringskassan. This certificate also applies for other family members if they are not individually insured in your country of residence.

If you live and work in Sweden but have a family living in another EU/EEA country or Switzerland, they may be entitled to health care in your country of residence through your insurance in Sweden. This is the case if your family members are not individually insured in the country of residence. For them to be entitled to health care in the country of residence, they need certificate E 109 from Försäkringskassan.

## What does the European Health Insurance Card entitle you to?

### ***[Vilka rättigheter ger EU-kortet?]***

The European Health Insurance Card entitles you to necessary medical treatment in the EU/EEA and Switzerland. In Switzerland and Liechtenstein, besides being insured in Sweden, you are also required to be a citizen of an EU/EEA country or of Switzerland. Medical treatment means hospital care, treatment by a doctor, dental treatment, medicine etc, which you can obtain within the framework of the public health service in the country you are visiting. Necessary medical treatment includes not only acute treatment but also treatment provided due to chronic illness, including taking tests and medical check-ups.

Not all treatment is regarded as necessary. Treatment is not necessary if it can wait until you return to Sweden. This assessment is always made by the doctor or health care staff treating you and depends on your illness and how long you intend to stay in the country.

## Outside the EU/EEA and Switzerland

### ***[Utanför EU/EES och Schweiz]***

If you live in a country outside the EU/EEA, you are not as a rule entitled to subsidised health care. You then need private travel insurance to obtain compensation for the costs of medical treatment.

# Medical treatment in Sweden when living abroad

## **[Sjukvård i Sverige vid bosättning utomlands]**

### **Within the EU/EEA**

#### **[Inom EU/EES]**

If you live in another EU/EEA country or Switzerland and are insured in that country, the European Health Insurance Card entitles you to necessary medical treatment in Sweden. Take your European Health Insurance Card with you when you are on a visit to Sweden.

### **Outside the EU/EEA**

#### **[Utanför EU/EES]**

If you are a Swedish citizen and living in a country outside the EU/EEA or Switzerland, you may be entitled to acute medical treatment and in certain cases also planned treatment in Sweden without having to pay the full cost. You must be able to show a Swedish passport.

You should contact the county council [*landstinget*] to obtain medical treatment as expatriate Swede. It is namely the county council which decides whether you are entitled to medical treatment under the agreement and how much you will have to pay for the treatment. You can read more in the brochure “Vård av personer från andra länder” [*Health care for people from other countries*] published by the Swedish Association of Local Authorities and Regions, which can be obtained from their website [www.skl.se](http://www.skl.se).

## **Further information**

### **[Mer information]**

This fact sheet is not a legal text on the subject.

Information about the conditions for people stationed abroad by their employer is available in the fact sheet “Utsändning till annat EU/EES-land eller till Schweiz för dig som är arbetsgivare eller arbetstagare” [*Stationed abroad in another EU/EEA country or Switzerland – information for employers and employees*]. Fact sheets are also available on sick pay [*sjuklön*] and sickness benefit [*sjukpenning*].

All information material is available at Försäkringskassan and at [www.forsakringskassan.se](http://www.forsakringskassan.se). If you have any questions, you can contact our Customer Centre [*Kundcenter*] via e-mail at [kundcenter@forsakringskassan.se](mailto:kundcenter@forsakringskassan.se) or by phone on 0771-524 524.

## Checks by Försäkringskassan

### *[Försäkringskassan kontrollerar]*

Försäkringskassan carries out checks on the information you provide, for example your income, leave from work, civil status or where you live. We exchange information with other authorities and check our register against information from, amongst others, the National Board of Student Aid [CSN], the unemployment insurance funds [arbetslöshetskassorna] and the Tax Agency [Skatteverket].

It can be a criminal offence to deliberately provide incorrect information or fail to notify changes which may affect your entitlement to benefit.

Försäkringskassan reports all suspected benefit