**General rules**

The European Health Insurance Card (EHIC) provides access to medically necessary healthcare in Estonia. The doctor attending to you will decide what type of care you need. The doctor will take into account your state of health and the planned duration of your stay in Estonia. In the event of a health emergency, you are entitled to the same level of care under Estonia’s public healthcare system as Estonian citizens. Such care is provided under the same conditions as for Estonian citizens.

**How to receive treatment**

If you need medical assistance, take your EHIC along with your identity card or passport and go to the nearest public health facility. This facility must have an agreement with the Estonian Health Insurance Fund (Eesti Haigekassa).

A GP may give you a referral to a specialist or hospital. Keep any referrals provided, as you will need them for further treatment. A referral is not required when consulting a psychiatrist, gynaecologist, dermatologist, ophthalmologist, dentist, pulmonologist, infectious disease consultant or orthopaedist (in cases of injury). In an emergency, you can go to hospital without a referral or call the emergency number: 112.

**What do I have to pay for?**

In Estonia, you have to pay for certain services, although they are free in Poland. Therefore, such paid services will not be reimbursed by the National Health Fund (NFZ). Here are examples of paid services in Estonia and their estimated costs:

* **a house call** – up to EUR 5,
* **a consultation with a specialist**– up to EUR 5,
* **hospitalisation** – EUR 2.5 for each day of hospitalisation, up to 10 days. The fee does not apply to children up to 2 years of age, pregnant women, childbirth, intensive care,
* **paying for reimbursed medicines** – the patient pays a fixed fee for each prescription – around EUR 1.27 or EUR 3.19. Medicines can be subsidised at 0%,10%, 25% or (if the amount per prescription is between EUR 3.19 and EUR 12.79) 50% – depending on the type of medicine. Children aged 4-16 years, pensioners and people over 63 years have a 90% discount on certain medicines,
* **dental treatment** – paid by the patient except for life-threatening situations or situations causing permanent damage to health and for children up to 19 years of age.

Ambulance transport is free of charge.

The patient must bear the cost of medical transport to Poland.

**Does the EHIC cover treatment for coronavirus?**

In Estonia, if you get coronavirus, you will receive assistance under the same conditions as for Estonian citizens. However, you must bear the cost of ambulance transport to Poland.

**How can I get a prescription?**

If you need a prescription for reimbursable medicines, go to any doctor.

**Can I be reimbursed for private healthcare?**

The costs of treatment received in a facility outside the public health system in Estonia are paid in full by the patient.

All costs for medical treatment in Estonian facilities outside the public health system are covered by the patient.

When you return to Poland, you can apply for a reimbursement of the costs incurred. However, they will be reimbursed according to the Polish rates that apply in settlements between the National Health Fund and Polish healthcare providers. The amount reimbursed may not exceed the actual expenditure incurred.

[Conditions and procedure for claiming reimbursement for treatment in private facilities.](http://www.kpk.nfz.gov.pl/pl/leczenie-w-innym-panstwie/zwrot-kosztow-swiadczen.html)

**How to claim reimbursement for medical expenses**

In order to claim the expenses paid for medical treatment, submit a request for reimbursement to your National Health Fund branch. Attach original the receipts, proof of payment and any other documents received from the doctor.

**Where to find more information**

More information about the healthcare system in Estonia can be obtained from branches of the Estonian Health Insurance Fund (Eesti Haigekassa) or from the liaison body:

Eesti Haigekassa

Lastekodu 48

Tallinn 10114, Estonia

Phone: + 372 669 6630

Fax: + 372 620 8449

[www.haigekassa.ee](http://www.haigekassa.ee)