



**SCREENING CHAPTER 2  
FREEDOM OF MOVEMENT FOR WORKERS**

**AGENDA ITEM 4:  
EUROPEAN HEALTH INSURANCE CARD**

**Country Session: The Republic of TURKEY  
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## Bilateral Social Security Agreements and Health Insurance

Insured persons qualified for health insurance in these countries are deemed as qualified for health insurance in Turkey as a Turkish citizen and are served according to Turkish law.

<b>Germany</b>	Bilateral Soc. Sec. Agreements	Support Health Insurance (ShortTerm Insurance)
<b>Austria</b>	Bilateral Soc. Sec. Agreements	+
<b>Belgium</b>	Bilateral Soc. Sec. Agreements	+
<b>The Czech Republic</b>	Bilateral Soc. Sec. Agreements	+
<b>France</b>	Bilateral Soc. Sec. Agreements	+
<b>The Netherlands</b>	Bilateral Soc. Sec. Agreements	+
<b>Luxembourg</b>	Bilateral Soc. Sec. Agreements	+



## Permanent Stays According to Bilateral Agreements

- ✓ Out of 22 Bilateral Social Security Agreements in force, only 13 of them support for short term insurance branches (including health insurance). The insured coming from these countries for permanent stays are treated same as Turkish beneficiaries. These insured benefit from the health services without charge.
  
- ✓ **The remaining country citizens as permanent residents in Turkey can benefit from health insurance provided that;**
  - They get pension in their home country.
  
  - The competent institution provides a **Document for Health Aid for Permanent Stays** according to Bilateral Agreements
  
- ✓ **A Document for Health Aid According to Bilateral Agreement** is issued for each citizen for a period of 6 months (can be extended for 6 month periods)



## Temporary Stays According to Bilateral Agreements

- All insured and their dependants,
- All pensioners and their dependants,

can benefit from health insurance via **Document for Health Aid According to Bilateral Agreement** which is issued following the competent institution's approval.

For both permanent and temporary stays, formulas in line with EU system are used.



## The Recovery of Costs

The recovery of costs stemming from the health expenditures of Turkish citizens staying in a country which has a Bilateral Agreement with Turkey is calculated according to;

- monthly average cost system for permanent stays, and
- actual rates for temporary stays.



## Verification System

**All the insured in Turkey benefits from the health insurance via the Verification System.**

- First step is carried out in hospitals and includes the check whether the insured (or dependant) is entitled to benefit from health insurance (premium payment, stage period, personal information)
  - ✓ the potential beneficiary presents the health notebook (includes personal information, insurance ID and prescription pages)
  - ✓ the ID and insurance information is checked electronically from the central database
  - ✓ then if the requirements are met the beneficiary gets access to the system and get served
- Second step is the check in pharmacies using the same mechanism;
  - ✓ the pharmacists connect to the central database of Social Security Institutions and have access to the information whether the beneficiary is entitled to get the medicine or not.



## Future of the Verification System

- ✓ All the different insured IDs will be unified under the citizenship number by January 2007.
- ✓ Project proposals to abolish health notebooks and to provide all insured with health insurance card which will facilitate access to the verification system more easily.
- ✓ Extension of the verification and health card system to all domestic and foreign beneficiary (limited with the coverage of Bilateral Agreements).



**THANK YOU FOR YOUR ATTENTION**