

Students who are registered with a health insurance fund in Luxembourg and enrolled in a university abroad can claim a reimbursement for healthcare expenses incurred in their country of study.



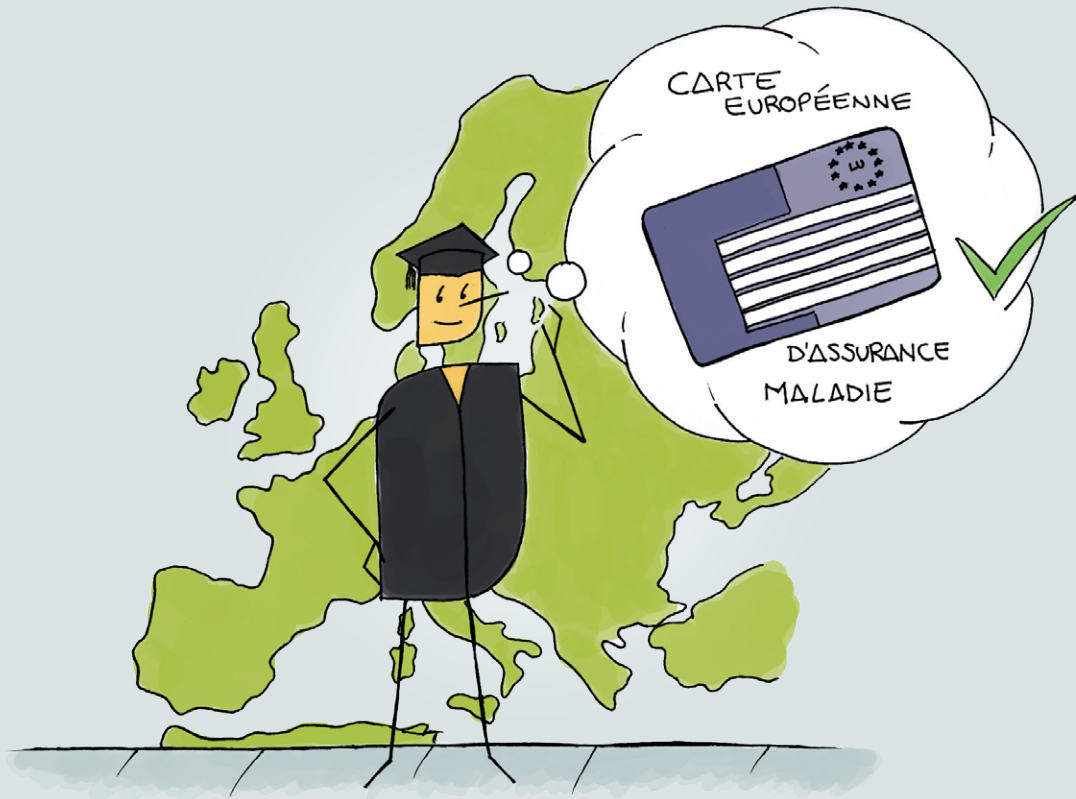
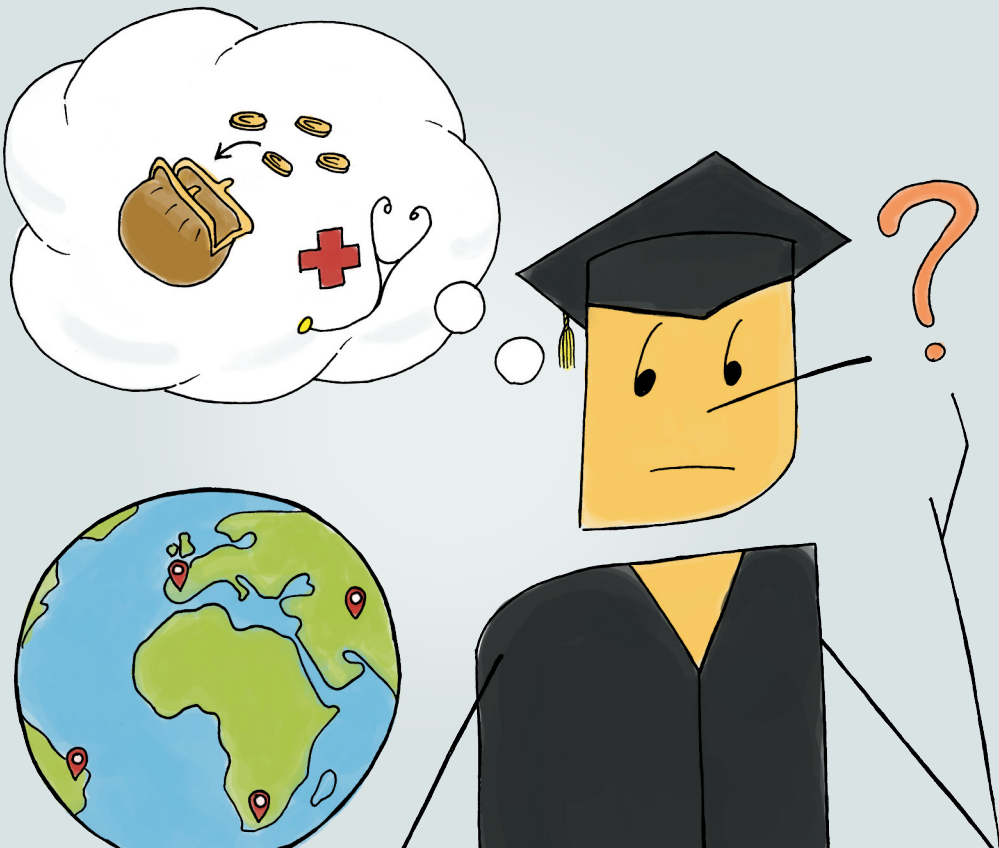
Affiliation in Luxembourg

A student may be affiliated either as a co-insured family member (with the father or mother) or on a personal basis, if co-insurance is not possible.

Healthcare in the country of study

Studies abroad are considered a temporary stay abroad. During this stay, a student may require immediate access to healthcare. This relates to unplanned medical treatment, and it is up to the local healthcare provider to define what types of treatment are “medically necessary”, taking into account the length of the student’s stay abroad.

The student should contact the competent social security institution in the country of study to inquire about the terms of reimbursement and coverage for healthcare in that country. The student’s situation can be distinguished according to the country of study/stay.



Countries of the European Union (EU), the European Economic Area (EEA) and Switzerland

The student may register with the competent social security institution in the country of study. If, for any reason, prior registration is not possible, necessary healthcare can still be covered based on the European Health Insurance Card (EHIC). These treatments are reimbursed according to the rates applied there.

Only contracted providers accept the EHIC. However, if care is administered by a noncontracted / private provider, the medical costs can be reimbursed in accordance with Luxembourg conditions and tariffs. If a healthcare provider does not accept the EHIC or if the student does not have his card, he must pay the costs and request reimbursement either from a health insurance fund in the country of stay or from his competent Luxembourg fund. He will get reimbursement according to the rates and tariffs of the country of stay.

When sending/submitting invoices, the student can request a refund at Luxembourg rates and tariffs.

Coverage of certain treatments such as physiotherapy requires the issuance of a certificate of coverage by the CNS.

Countries outside the European Union (EU), the EEA and Switzerland, but bound by bilateral agreement with Luxembourg

These countries are: Bosnia and Herzegovina, Cape Verde, Macedonia, Morocco, Montenegro, Quebec, Serbia, Tunisia, Turkey.

If the student is studying in one of these countries, they must submit to the social security institution of the country of study a form which certifies that they are entitled to benefits in kind for the duration of their stay. This form is used by the institution of the country of study to register the student, who can thus benefit from care under the same conditions as residents.

The student may then submit invoices directly to the competent institution on site, which then reimburses the medical expenses according to the rates and tariffs it applies. The student can also send the invoices to the competent Luxembourg fund for a reimbursement according to the Luxembourg conditions, rates and tariffs.

The student should request information from the institution of the country of study about the conditions of coverage and reimbursement.

The appropriate form must be ordered at least fifteen days before departure.

Noncontracted healthcare providers (private providers) will not accept the form. The student has to pay the invoices and then request a reimbursement from the competent Luxembourg fund.



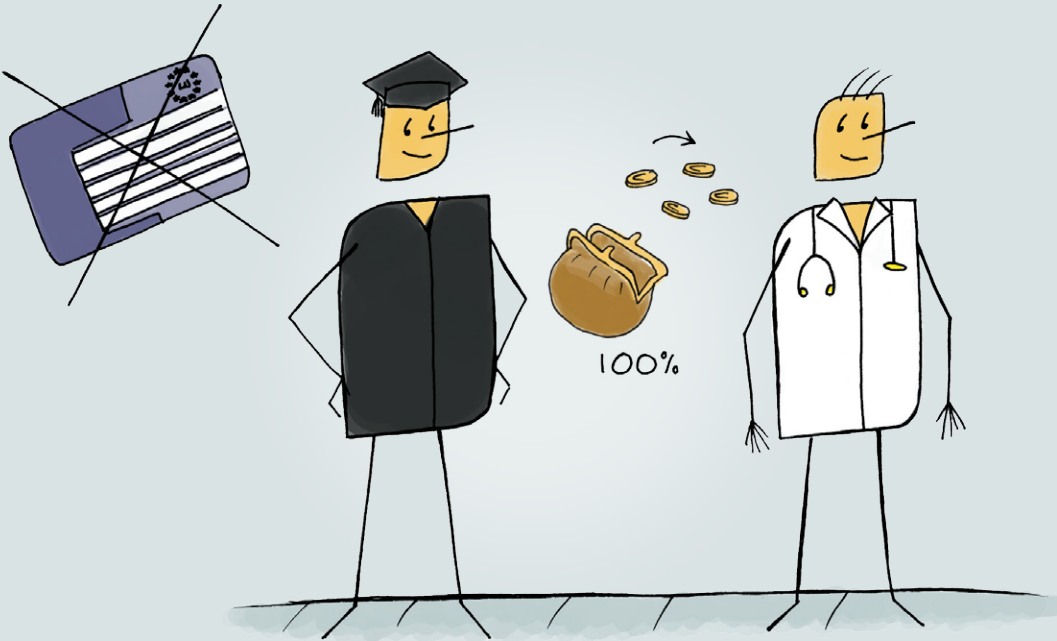
Countries outside the European Union (EU), the EEA and Switzerland, and not bound by bilateral agreement with Luxembourg

These are all the other countries in the world, outside the EU, the EEA and Switzerland and not bound by bilateral agreement with Luxembourg, such as the United States of America, Brazil, Australia, ...

Invoices from these countries are to be sent to the competent Luxembourg health fund and are reimbursed according to the Luxembourg rates and tariffs, provided that the tariffs applied in Luxembourg cover the situation in question.

To be eligible for reimbursement, it is essential that bills be settled, detailed using medical expressions and worded in either English, French or German.

The costs of medical and hospital services can differ significantly from one country to another and even cost a lot more than in Luxembourg. Hence, there may be a considerable difference between the costs incurred and the reimbursement of the CNS, to the disadvantage of the insured. If a student studies in one of these countries, it is recommended to take out additional insurance with a private insurer specialised in this type of coverage.



More information:
www.cns.lu > Insured person > Private life > Student