

The competent health fund for a pensioner receiving a pension from Luxembourg and living in another Member State of the EU, the EEA or in Switzerland is determined based on a number of criteria.



The Luxembourg fund is the competent fund

Only one pension from Luxembourg and no professional activity in the State of residence

The pensioner requests an S1 form from the National Pension Insurance Fund (CNAP). They process the request and forward the S1 to the CNS, which will forward it to the pensioner. The pensioner submits it to the fund in the country of residence, thereby establishing their right to medical cover in that country.

The Luxembourg fund is in charge of reimbursing healthcare as well as providing prior authorisations for treatments scheduled in another Member State, except the country of residence. Reimbursement of healthcare costs incurred in the country of residence should be requested from the fund in that country.



The fund in the country of residence is the competent fund

Two main cases arise where the pensioner is no longer covered by the Luxembourg scheme, but by that of the country of residence:

A single Luxembourg pension and pursuit of a professional activity in the country of residence

When determining the State in charge of healthcare, the fact that the pensioner is working prevails over their status as a pensioner: as an employed or self-employed person, the pensioner is automatically insured by the health insurance scheme of their place of residence because of their professional activity in that country.

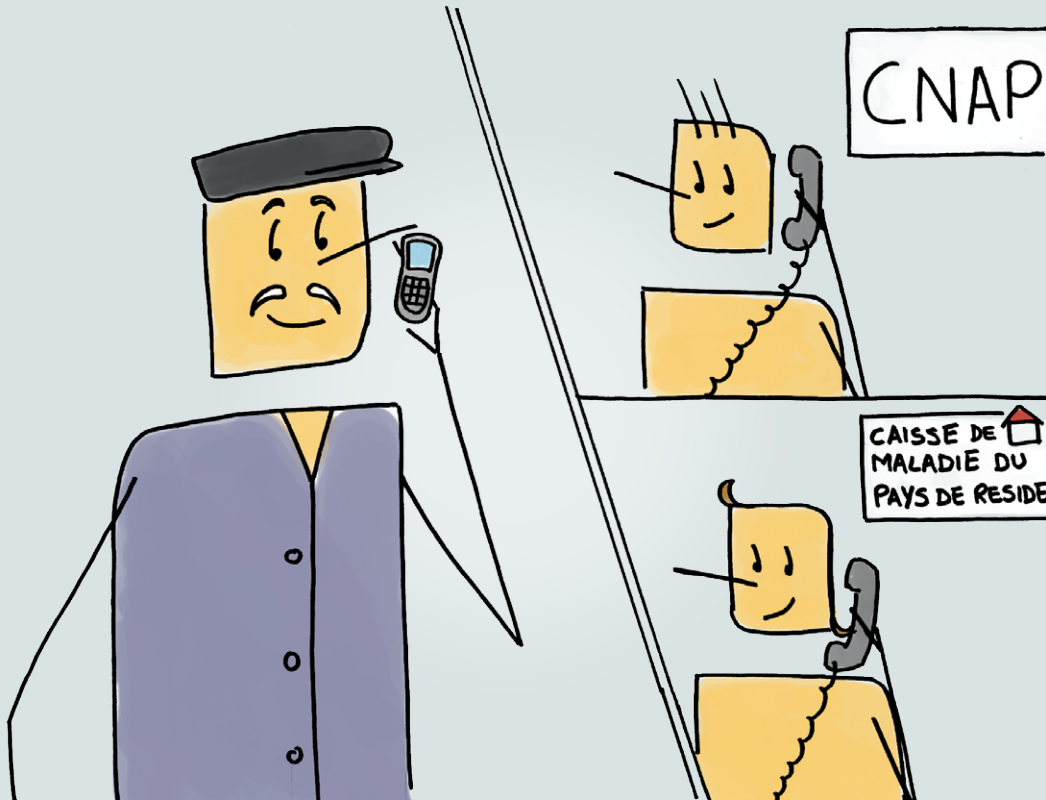
A pension from Luxembourg and a pension from the country of residence

Moreover, as soon as pensioners resides in a State from which they also receive a pension, they are insured by that State and the Luxembourg fund ceases to be the fund in charge of healthcare. In this case, special arrangements exist for either continued treatment in Luxembourg or new treatment in Luxembourg. Detailed information on these arrangements can be found on our website.

The health insurance fund of the country of residence is responsible for all reimbursements, both for medical expenses incurred in the country of residence and abroad.

In order to correctly determine the competent fund for healthcare costs, it is important that any change of situation and/or transfer of residence be notified to the Luxembourg pension and health insurance institutions. If necessary, the pensioner is also required to return their social security card to the CNS.

The pensioner should contact the health insurance institution of their place of residence in order to receive information on how to register, depending on their status as a person working in that State, or as a pensioner receiving a pension in that State.



The competent fund cannot easily be identified

No pension from the State of residence, several pensions from other States and no professional activity

In this case, the pensioner is not entitled to medical cover in the State of residence, since they have never worked there or paid contributions.

Whom to contact to find the competent fund?

If the pensioner was insured under the Luxembourg health insurance scheme before transferring residence, they can contact the Caisse nationale d’assurance pension (CNAP).

If the pensioner was insured under the health insurance scheme of another State paying a pension, they should contact the fund of that State.

In any case, the pensioner may contact the health insurance fund of their place of residence. The latter will contact the funds of the States paying pensions and determine the competent State.

Once the State in charge has been determined, the pension fund of that State will issue an S1 form in order to register the pensioner in their State of residence. The competent country also issues the European Health Insurance Card.

Detailed information on the competent country for medical expenses can be found on the CNS website.

The “Pensioners” section on our website describes the different situations and provides detailed information about the persons concerned, the competent country and the different procedures involved.

