



CHAMBRE DES SALARIÉS  
LUXEMBOURG



YOUTH

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STUDYING ABROAD OR IN LUXEMBOURG:  
HOW ARE HEALTH CARE  
COSTS COVERED?



## IMPRESSUM

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In this publication, the masculine gender is used indiscriminately and only for the purpose of simplicity



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# PREFACES

Dear students,

Studying abroad is an enriching personal experience and a real asset on your CV.

But going abroad can be a challenge for you, as you'll be living on your own for the first time, and in a different country to your own.

There are a number of questions to ask if you want to prepare as well as possible for your departure abroad.

This short, practical guide will help you take stock of how healthcare is covered while you are studying in a country other than your usual country of residence, whether within or outside the European Union.

In the first part, we describe the situation of students who are Luxembourg nationals studying abroad, while the second part covers foreign students coming to study in Luxembourg.

On behalf of the Chamber of Employees, I wish you every success and fulfilment in your studies!



**Nora BACK**

*President of the  
Chamber of Employees*



Dear students,

The step to study abroad is associated with some organisational hurdles. Part of it concerns the important question: How does health insurance work abroad? Or more simply put: What happens if I need to go to the doctor?

This guide is intended to give you answers to these basic questions. On the one hand, it should help you find your way to university abroad more easily, and on the other hand, it should support you if you have been studying for a while and need help.

A big thank you from our side to the Chamber of Employees for producing this guide.

On behalf of ACEL, I hope you enjoy reading it and wish you every success during your stay abroad!

**Charel DONVEN**

*Vice-President  
for representation  
of the ACEL*



# FOREWORD

Luxembourg students who have successfully completed their secondary education often go on to study abroad. How are they covered by social security and how do they get their healthcare costs reimbursed?

The CSL, in collaboration with the ACEL, has attempted to answer this question in this publication, which focuses on the situation of **students who are not permanent residents of their country of study** and who **are staying** there temporarily<sup>1</sup>, for the duration of their studies.

Students may need access to healthcare during their temporary stay abroad.

In Europe, their European Health Insurance Card (EHIC) guarantees them direct access to medically necessary care provided by the public health system in the country where they are staying temporarily for their studies. Benefits are then provided

under the same conditions as for insured persons in the country concerned.

The EHIC covers medically necessary treatment, as well as treatment for chronic or pre-existing conditions, pregnancy and childbirth.

The practical arrangements for reimbursing and paying for treatment on site may differ depending on the country of study.

In the **first part, entitled “Studying abroad”**, we **start** by presenting **the general principles** governing **students who are Luxembourg nationals pursuing their studies abroad**.

**The second part of this brochure is supplemented by a file entitled “Studying in Luxembourg”, which also provides information for foreign students coming to study in Luxembourg.**

## What is the European Health Insurance Card (EHIC) ?<sup>2</sup>

This is a **free card that allows European citizens to get the public healthcare** they need during a **temporary stay** in one of the 27 Member States of the European Union, Iceland, Liechtenstein, Norway, Switzerland or the United Kingdom **under the same terms and at the same rate** (free in some countries) **as people insured in that country. The EHIC covers medically necessary treatment, as well as treatment for chronic or pre-existing conditions, pregnancy and childbirth.**

The card is issued by the health insurance services of the country where the holder is insured. For people insured in Luxembourg, the EHIC appears on the back of the national social security card.

### PLEASE NOTE:

**The EHIC does not replace travel insurance, does not cover the cost of medical treatment planned in another EU country and does not guarantee free services.**

1 When a student stays temporarily for the purposes of their studies in a country other than their country of habitual residence, this is considered a “temporary stay” in the country of study.

2 Source: <https://ec.europa.eu/>







## I. STUDYING ABROAD<sup>3</sup>

### 1. THE PRINCIPLE OF CONTINUED MEDICAL COVERAGE IN LUXEMBOURG

Students who reside<sup>4</sup> in Luxembourg and continue their studies at a university abroad remain affiliated with one of the Luxembourg health funds in order to obtain reimbursement of their healthcare costs both in the country of study and in Luxembourg, as the period of study abroad is considered a temporary stay abroad.

In most cases, students are covered via co-insurance from one of their parents, which is maintained during their studies.

If co-insurance is not possible, students must be affiliated personally with the National Health Fund (Caisse nationale de santé – CNS) and apply to the Joint Social Security Center (Centre commun de la sécurité sociale – CCSS).

**When students establish their habitual residence in the country where they are studying:** Luxembourg social insurance may then no longer be effective and the student must contact the local authorities to find out about the requirements and procedures for joining the local social security scheme, either as a student or as a resident of that country. The same applies if the student is working at the same time as studying in that country, or even in some cases if they are doing a work placement there. In such cases, the local rules of the country in question are applicable.

<sup>3</sup> Source: <https://cns.public.lu/en/assure/vie-privee/etudiant/etudier-etranger.html>

<sup>4</sup> According to Article 1 (j) of Regulation (EC) N° 883/2004, “residence” means the place where a person ordinarily resides.

## 2. HEALTHCARE IN THE COUNTRY WHERE STUDIES ARE BEING CARRIED OUT<sup>5</sup>

Students who are studying in another country on a temporary basis often need access to medical care in that country. How is this access arranged and paid for?

The following explanations illustrate the general rules that apply and are intended to provide an initial response.

However, it is always advisable for students to contact the relevant social security institution in the location that they are studying in to obtain precise information on the arrangements for reimbursing and paying for treatment in that country. The student's situation depends on the country in which that person is studying.

### 2.1. Studies in a country of the European Union (EU), the European Economic Area (EEA) or Switzerland<sup>6</sup>

In general, it is recommended that students register<sup>7</sup> with the relevant social security institution in their place of study, even though healthcare costs are usually covered on presentation of the European Health Insurance Card (EHIC). However, registration can facilitate reimbursement processes. Some countries make registration compulsory.

However, a distinction needs to be made between two possible situations: treatment scheduled in advance and urgent treatment not scheduled in advance.

We will therefore divide this section into two sub-sections explaining the modalities in the two scenarios.

#### 2.1.1. Treatment arranged in advance abroad

There are two types of pre-programmed care:

- outpatient care<sup>8</sup> (see point a. below), and
- inpatient hospital care, typically when a student must stay at least one night in hospital. Depending on the case, the student must request and obtain prior authorisation from the National Health Fund (Caisse nationale de santé – CNS) to cover the costs of hospital treatment provided abroad (see point b. below).

It should be noted that the above categories of **treatment do not include treatment that is necessary and has taken place in the student's country of study**. In principle, if the treatment is necessary for the satisfactory continuation of students' studies and in order to avoid having to interrupt their stay in the country of study, treatment may in all cases be provided without the need for prior authorisation. However, we advise students to contact the CNS for further information in this regard.

**Read more in section 2.1.2. below.**

<sup>5</sup> It should be remembered that studying abroad is considered a temporary stay abroad.

<sup>6</sup> To be more precise Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland.

<sup>7</sup> It is an inscription, not an affiliation as a member; students remain affiliated in their country of residence as explained in point 1.

<sup>8</sup> Ambulatory care refers to an examination or treatment for which a patient only stays a few hours in health centres without staying overnight.

### a. Outpatient care<sup>9</sup>

In principle, no prior authorisation from the CNS<sup>10</sup> is required for treatment scheduled in advance in a non-hospital setting, such as treatment provided by a foreign doctor in his practice.

This means that students can go directly to the doctor of their choice, e.g. to visit a GP in the country they are studying in. In this case, prior authorisation from the CNS is not required.

The same rule applies to the purchase of products from foreign service providers, e.g. the purchase of glasses from foreign opticians, the purchase of medicines, etc.

#### CAUTION:

There are exceptions to this principle!

**Prior authorisation** from the CNS is required for care **requiring** the use of **highly specialised and costly facilities** (e.g. care in institutions specialising in rehabilitation or convalescence, spa treatments, etc.), as well as for care requiring the use of **highly specialised and costly medical equipment and appliances** (e.g. examinations requiring X-ray equipment, etc.).

By way of exception, certain other services may also be subject to prior authorisation, such as **physiotherapy sessions, X-rays or nursing care.**

<sup>9</sup> Ambulatory care refers to an examination or treatment for which the patient only stays a few hours in a health centre without staying overnight.

<sup>10</sup> Prior authorisation, if required, must be requested from the CNS, even if the student is covered by one of the country's other health insurance funds, which will process all requests for reimbursement of healthcare costs.



### ➔ Coverage of the cost of treatment not subject to prior authorisation

This includes consultations and non-hospital outpatient care for which prior authorisation is not required, such as a simple visit to a doctor.

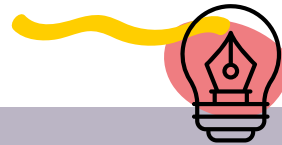
Once the costs have been paid in advance, all students have to do is send the foreign doctor's invoices with receipts to their Luxembourg health insurance fund, no later than two years after the invoices were paid.

Invoices must be detailed and it should be possible to identify what services were rendered and to determine an analogy with services provided in Luxembourg, since

reimbursement is made at the rates and tariffs applicable in Luxembourg.

The terms and conditions of Luxembourg regulations are therefore applied to calculate the reimbursement of the costs of treatment in the country where studies are being carried out.

Where the benefits are not provided for under Luxembourg legislation, the Social Security Medical Board is responsible for determining coverage by treating the health care benefits provided abroad in the same way as benefits of the same level in Luxembourg or, failing that, in the Member State where the care was provided.



#### IN BRIEF

##### OUTPATIENT CARE SCHEDULED IN ADVANCE

**In principle, no authorisation is required.**

**Exceptions:** authorisation required for care involving:

- > highly specialised and costly facilities;
- > highly specialised and expensive medical equipment and appliances.

Requests for reimbursement of costs incurred abroad shall be submitted to the competent Luxembourg health insurance fund > Reimbursement rate at the rates and tariffs applicable in Luxembourg will be subsequently calculated.

## b. In-patient and out-patient care requiring highly specialised medical equipment

For treatment planned in advance in the country of study in an inpatient hospital setting, as well as for treatment requiring highly specialised medical equipment, CNS requires that a prior request for the costs to be covered be submitted to it. In practice, these are cases in which the student expressly wishes to be treated in the country of study for an illness or health problem that has arisen prior to departure.

Illnesses or health problems that occur in the country where a person is studying and which are treated in a public facility do not require prior authorisation. The situation is different if the student is treated in a private clinic.

See point 2.1.2. below for explanations.

Where a prior request is required, this must be made in writing by a doctor and must be submitted on a special form, which can be found in Appendix L of the CNS regulations<sup>11</sup>.

As soon as the application is received, CNS checks that it meets the form requirements. The medical aspect of the claim is then assessed by the Social Security Medical Board.

If the conditions are met under Regulation (EC)N° 883/2004<sup>12</sup>, i.e. if the request concerns a facility or hospital with a reciprocal agreement in the country of treatment, CNS will issue an S2 form<sup>13</sup> certifying the right to scheduled treatment in another EU member state, Iceland, Liechtenstein, Norway or Switzerland.

**PLEASE NOTE:** Before undergoing any medical treatment, it is advisable for students to determine what additional steps need to be taken with the health insurance fund in the country where they are studying as soon as they receive the S2 form (prior authorisation agreement), so as to know to which authority the S2 form must be submitted in that country.

## ➔ Reimbursement of treatment subject to prior authorisation

For care subject to prior authorisation (inpatient or outpatient hospital care subject to authorisation<sup>14</sup>), the reimbursement procedures differ depending on whether the decision was taken under the "Regulation (EC) N° 883/2004"<sup>15</sup> or the "Directive (EU) 2011/24 – Art. 20 CSS"<sup>16</sup> system.

### 1. System governed by "Regulation (EC) N° 883/2004"

Unless using the system "Directive (EU) 2011/24 – Art. 20 CSS" (see point 2 below) is specifically requested by the student, CNS will apply the system "Regulation (EC) N° 883/2004":

On presentation of the S2 form to the health insurance administration in the country where the treatment will be carried out, students can claim the same terms for reimbursement at the same rates as the insured persons in the country where the treatment will be administered.

However, the S2 form is not a guarantee that the full amount will be covered. Ideally, it will cover the cost

11 The CNS bylaws can be consulted here: <https://cns.public.lu/dam-assets/legislations/statuts/cns-statuts-01082023.pdf>

12 Regulation (EC) N° 883/2004 of the European Parliament and of the Council dated 29 April 2004 on the coordination of social security systems.

13 European standard form S2 (formerly E112): This is an authorisation to receive scheduled medical treatment in another EU or EEA country or in Switzerland. The insured person will be treated in the same way as nationals of the country concerned. They may be asked to pay some or all of the costs in advance on the spot.

14 Care requiring the use of highly specialised and costly infrastructures, as well as care requiring the use of highly specialised and costly medical equipment and appliances.

15 Regulation (EC) N° 883/2004 of the European Parliament and of the Council dated 29 April 2004 on the coordination of social security systems.

16 Article 20 3) of the Luxembourg Social Security Code forms the national legal basis for this system.

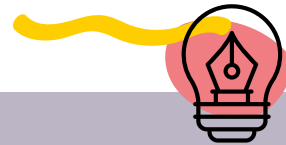
of treatment via third-party payment<sup>17</sup> by a local health insurance fund in the country of treatment.

If third-party payment does not apply, the institution in the country where the treatment is provided will reimburse the cost at the social rate applicable in that country. It should be noted that the personal contribution, any supplements and extra charges remain the responsibility of the student.

If the level of reimbursement is lower in the country of treatment than in Luxembourg, the student will be entitled to the payment of a differential sup-

plement. To obtain this additional reimbursement from the relevant Luxembourg health insurance fund, the student must expressly request it and send the relevant Luxembourg health insurance fund the received invoices.

Finally, for services not covered by the health insurance fund of the country of study, the insured person sends the invoices in question to the competent Luxembourg health insurance fund, which reimburses at the Luxembourg rate and according to Luxembourg rules.



## IN SHORT

### WHERE NO THIRD-PARTY PAYMENT<sup>18</sup> IS AVAILABLE, STUDENTS HAVE A CHOICE:

- > Patients can send the invoices with receipts to the competent Luxembourg health insurance fund, which, after calculating the cost using form S067<sup>19</sup> (formerly E126) in conjunction with the country in which the treatment was provided, will reimburse the cost at the rate for the country in which the treatment was provided, plus the Luxembourg supplement where applicable.
- > They may send the invoices with receipts to the health insurance fund in the country where the treatment was administered and are reimbursed by the fund in the country where they are staying, at the rate applicable in that country.
- > Finally, for services that are not covered by the health insurance fund in the country where studies were pursued, insured persons send the invoices in question to the CNS, which reimburses at the Luxembourg rate and in accordance with Luxembourg rules.

<sup>17</sup> Third-party payment = a procedure whereby patients do not have to pay health costs in advance.

<sup>18</sup> Third-party payment = a procedure whereby patients do not have to pay health costs in advance.

<sup>19</sup> European standard form S067 (formerly E126): this form is filled out by the competent fund when one of the insured persons presents the invoices for treatment incurred during a temporary stay on the territory of another Member State on his return. Through this document, the competent fund solicits the institution at the location of a person's stay abroad for the amount of the costs it would have reimbursed if the person concerned had contacted its services during his stay. As soon as it receives the reply from the institution at the location where the stay occurred, the competent institution pays its insured party the amount of the reimbursement approved by the local institution abroad.

For more information on the coverage of costs, reimbursement and regulations in the country of study or according to the rules of the country of study, please refer here to the links to the websites of the national contact points of the EU Member States, which generally host many students with Luxembourg nationality:



### France

<https://www.cleiss.fr/pcn/index.html>



### Belgium

<https://www.health.belgium.be/fr/sante/prenez-soin-de-vous/themes-pour-les-patients/point-de-contact-national-soins-de-sante#informations>



### Germany

[https://www.eu-patienten.de/de/behandlung\\_deutschland/behandlung\\_in\\_deutschland\\_1.jsp](https://www.eu-patienten.de/de/behandlung_deutschland/behandlung_in_deutschland_1.jsp)



### Austria

<https://www.gesundheit.gv.at/service/kontaktstelle-patientenmobilitaet/behandlungsmitgliedstaat.html>



### Netherlands

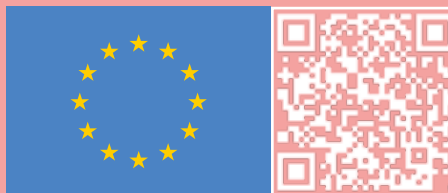
<https://cbhc.hetcak.nl/en/treatment-netherlands/>



### Portugal

<https://diretiva.min-saude.pt/pontos-de-contacto/nacional-pcn/>

You can find the full list of national contact points in the EU Member States on the European Commission's website, by following this link:



[https://europa.eu/youreurope/citizens/health/planned-healthcare/get-more-info/index\\_fr.htm](https://europa.eu/youreurope/citizens/health/planned-healthcare/get-more-info/index_fr.htm)

## 2. “Directive (EU) 2011/24 – Art. 20 CSS” system

Remember that if students wish to be covered under the “Directive (EU) 2011/24 – Art. 20 CSS” system, they must **expressly request this**.

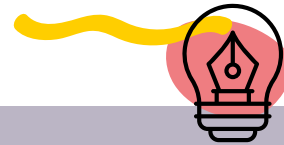
If CNS authorises treatment under the system known as “Directive (EU) 2011/24 – Art. 20 CSS”, students will pay the full cost of the treatment authorised abroad and will be reimbursed by their competent Luxembourg health insurance fund in accordance with the terms and rates applicable in Luxembourg.

In your own interest, given that the costs invoiced may be substantial and far higher than the amount reimbursed by the Luxembourg health insurance

fund, you are advised to ask care providers abroad for an estimate of the costs of the treatment or care.

When the health services are not provided in Luxembourg, but are considered essential, the Luxembourg rates are set by the Social Security Medical Board on the basis that the service is equivalent to another service of the same range.

In exceptional circumstances, particularly in the case of rare diseases or quasi-experimental treatments, CNS may reimburse foreign providers directly on the basis of a reimbursement determined in advance based on the opinion of the Social Security Medical Board.



### IN BRIEF

#### INPATIENT AND OUTPATIENT CARE REQUIRING HIGHLY SPECIALISED MEDICAL EQUIPMENT

- > Prior authorisation required;
- > **There are two repayment options:**
  - a. System governed by “Regulation (EC) N° 883/2004”:
    - reimbursed in Luxembourg at the rates and costs of the country where the care/treatment was provided (third-party payment possible);
    - differential supplement on request.
  - b. The “Directive (EU) 2011/24 – Art. 20 CSS” system:
    - reimbursed in Luxembourg at the rates and costs applicable in Luxembourg.



### 2.1.2. Emergency and necessary care

If the student needs unexpected treatment in a European Union or EEA country or in Switzerland, medical care may be covered by the European Health Insurance Card. The same applies to medically necessary treatment for chronic or pre-existing conditions, pregnancy and childbirth.

#### ➔ Benefits of the European Health Insurance Card (EHIC)

Presentation of the EHIC guarantees that the costs of necessary sickness benefits in kind provided locally will be covered or reimbursed.

**The card confirms the right to necessary medical treatment** in the European Member State of residence for study purposes, so that persons can continue their stay with secure health coverage rather than having to interrupt their stay to seek treatment in their country of residence.

Before leaving for a country in the EU, the EEA or Switzerland, it is important to check whether students have an EHIC and whether it is still valid. If necessary, a provisional replacement certificate for the European Health Insurance Card can be requested from the relevant Luxembourg health insurance fund.

#### What is the European Health Insurance Card (EHIC)?<sup>20</sup>

This is a **free card** that allows **European citizens to obtain the public healthcare** they need during a **temporary stay** in one of the 27 Member States of the European Union, Iceland, Liechtenstein, Norway, Switzerland or the United Kingdom **under the same conditions and at the same rate** (free in some countries) **as people insured in that country. The EHIC covers medically necessary treatment, as well as treatment for chronic or pre-existing conditions, pregnancy and childbirth.**

The card is issued by the health insurance services of the country where the holder is insured. For people insured in Luxembourg, the EHIC appears on the back of the national social security card.

#### PLEASE NOTE:

**The EHIC does not replace travel insurance, does not cover the cost of medical treatment planned in another EU country and does not guarantee free services.**

<sup>20</sup> Source: <https://ec.europa.eu/>

Sickness benefits in kind are provided in accordance with the rules of the Member State of temporary residence and are reimbursed at the rates in effect in that country by the student's Luxembourg sickness insurance fund.

If benefits in kind are provided free of charge in the country of stay, students are also entitled to free medical treatment on presentation of their card.

The EHIC can only be used with approved service providers in the country of study, i.e. those who are linked to that country's social security system by an agreement. These providers are obliged to provide the necessary treatment on presentation of the EHIC.

However, if the treatment is administered by a non-registered or private provider, the cost may be reimbursed under Luxembourg terms and rates. The competent institution in your place of study can provide information about providers with or without an agreement. You should therefore obtain information locally.

The card cannot normally be refused in the case of necessary treatment by an approved provider.

Students who fail to take their card with them when they need treatment must pay the full cost of the treatment in advance and subsequently seek reimbursement from their Luxembourg health insurance fund.

### Reimbursement of urgent and necessary treatment

The reimbursement of medically necessary services during a stay in a Member State of the European Union or the European Economic Area or in Switzerland is governed by Regulation (EC) N° 883/2004<sup>21</sup> (see also explanations page 13).

Where students incur the costs of the services abroad (in particular because the third-party payment system was not applied there), they may request reimbursement from their Luxembourg health insurance fund. The Luxembourg health insurance fund will obtain information from its counterpart in the country of a student's studies on the reimbursement rates and tariffs applicable in that country, and will reimburse the student under these terms and conditions.

However, if the legislation of this country does not provide for reimbursement, the Luxembourg fund will reimburse benefits in accordance with the terms, conditions, rates and costs applicable in Luxembourg.

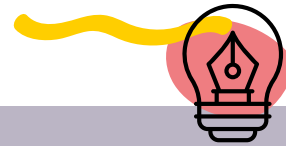
Students may also apply to receive benefits under the "Directive (EU) 2011/24 – Art. 20 CSS" system.

Beneficiaries must expressly choose this in advance. In this case, following the opinion of the Social Security Medical Board, the application is reviewed under this system, which provides for reimbursement at Luxembourg rates. The same applies when Regulation (EC) N° 883/2004 does not apply.

<sup>21</sup> Regulation (EC) N° 883/2004 of the European Parliament and of the Council dated 29 April 2004 on the coordination of social security systems.

If, at the time of the request for reimbursement, a student has not decided to be reimbursed at Luxembourg rates and Regulation (EC) N° 883/2004 has been applied, no changes will be made once the invoices have been processed and the file closed.

Students may also request reimbursement from the health insurance fund in the country where they are staying. In this case, the foreign fund will apply its own rates. If no reimbursement has been made, insured parties may ask CNS to cover the invoices paid in accordance with Luxembourg rates.



## IN BRIEF

### EMERGENCY AND NECESSARY CARE

- > **No prior authorisation;**
- > **Reimbursement:**
  - If you send your medical bills to the health insurance fund in the country where you are studying, you will be reimbursed at the rates and cost levels in that country.
  - If a student's invoices for treatment are sent to the relevant Luxembourg health insurance fund, it will calculate the cost of the invoices with the health insurance fund in the country where studies are underway. Once a reply has been recorded, students will be reimbursed according to the rates and costs in that country. However, at students' express request for use of "Directive (EU) 2011/24 – Art. 20 CSS" system, they may also ask to be reimbursed on the basis of Luxembourg rates and costing when sending invoices to their Luxembourg health insurance fund.

For more information on the coverage of costs, reimbursement and regulations in the country of study or according to the rules of the country of study, please refer here to the links to the websites of the national contact points of the EU Member States, which generally host many students with Luxembourg nationality:



**France**

<https://www.cleiss.fr/pcn/index.html>



**Belgium**

<https://www.health.belgium.be/fr/sante/prenez-soin-de-vous/themes-pour-les-patients/point-de-contact-national-soins-de-sante#informations>



**Germany**

[https://www.eu-patienten.de/de/behandlung\\_deutschland/behandlung\\_in\\_deutschland\\_1.jsp](https://www.eu-patienten.de/de/behandlung_deutschland/behandlung_in_deutschland_1.jsp)



**Austria**

<https://www.gesundheit.gv.at/service/kontaktstelle-patientenmobilitaet/behaltungsmittgliedstaat.html>



**Netherlands**

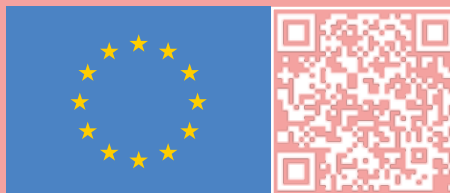
<https://cbhc.hetca.nl/en/treatment-netherlands/>



**Portugal**

<https://diretiva.min-saude.pt/pontos-de-contacto/nacional-pcn/>

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[https://europa.eu/youreurope/citizens/health/planned-healthcare/get-more-info/index\\_fr.htm](https://europa.eu/youreurope/citizens/health/planned-healthcare/get-more-info/index_fr.htm)

## 2.2. Studies in countries outside the European Union (EU), the European Economic Area (EEA) and Switzerland, that are bound by a bilateral agreement with Luxembourg

Students who are Luxembourg nationals and are studying in one of these countries<sup>22</sup> must submit a form to the social security institution in the place of study, certifying that they are entitled to benefits in kind during the period of their stay. Students must submit the respective form to the institution in the country of study so that it can register them and so that they can receive care under the same conditions as residents of that country.

This form must be ordered well in advance of departure to the country of study (except for Macedonia, Serbia or Montenegro<sup>23</sup>). It can be accessed via the MyGuichet area on the [guichet.public.lu](https://guichet.public.lu) website<sup>24</sup>.

Once students have received medical treatment in the country of study, they can submit **their invoices directly to the appropriate local administration, which will reimburse medical expenses incurred during their stay at the rates and costs structure it applies.**

Students may **also send invoices for reimbursement to the relevant Luxembourg health insurance fund, for reimbursement in accordance with Luxembourg terms, rates and costs.**

It is recommended that students contact the relevant institution in the country of study to find out about the specific terms of reimbursement, in order to determine the best way to proceed.

However, private-sector service providers in the country of study will not accept this form, so invoices must be paid locally and reimbursement requested from the relevant Luxembourg fund.

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<sup>22</sup> These countries are Bosnia-Herzegovina, Cape Verde, Macedonia, Morocco, Montenegro, Quebec, Serbia, Tunisia and Turkey.

<sup>23</sup> For these countries, according to information from the CNS, it is sufficient to present the European Health Insurance Card, advance the health costs and then apply for reimbursement from the CNS.

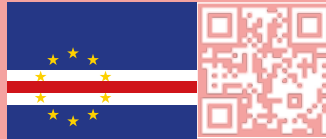
<sup>24</sup> <https://guichet.public.lu/en/citoyens/sante-social/assurance-maladie-maternite/prestations-sante-etudiant-stagiaire/etudes-etranger.html>

For more information on support, reimbursement and the terms and conditions of reimbursement in the country of study or according to the rules of that, here are the links to the websites of the national contact points of the Non-EU Member States, but bound by a bilateral agreement with Luxembourg, which generally host a large number of students who are Luxembourg nationals:



**Bosnia-Herzegovina**

<https://zzofbih.ba/>



**Cape Verde**

<https://inps.cv/contactos/#>



**Macedonia**

<https://fzo.org.mk/>



**Morocco**

<https://www.cnss.ma/>



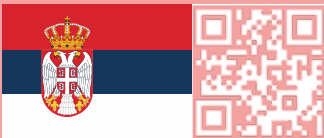
**Montenegro**

<https://fzocg.me/>



**Quebec**

<https://www.ramq.gouv.qc.ca/fr>



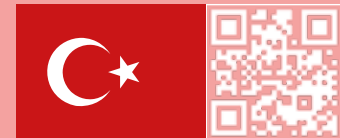
**Serbia**

<https://rfzo.rs/>



**Tunisia**

<https://www.cnam.nat.tn/index.jsp>



**Turkey**

<https://sgk.gov.tr/>

### 2.3. Studies in a country outside the European Union (EU), the European Economic Area (EEA) and Switzerland that are not bound by a bilateral agreement with Luxembourg<sup>25</sup>

Invoices for medical treatment provided in these countries should be **sent to the relevant Luxembourg health insurance fund** and will be **reimbursed at Luxembourg rates and costs, provided that the rates applied in Luxembourg** cover the health situation in question.

Invoices must be paid in full, itemised in medical terms and in one of the following languages: English, French or German.

It should be noted that the cost of medical and hospital services can differ significantly from one country to another and can even be more expensive than in Luxembourg. There may therefore be a significant difference between the costs incurred and the reimbursement by the Luxembourg health insurance fund, to a student's disadvantage.

If you are visiting a country in this category, it is often advisable to take out additional insurance through an insurer specialising in this type of cover.

Students are also advised to contact the social security organisations in their country of study to find out how the health system works, how care is provided, the cost of care, etc.

### 2.4. Studying in the UK: special circumstances

Since the UK left the EU, a Trade and Cooperation Agreement has governed relations between the EU and the UK. This agreement contains a number of social security coordination measures designed to protect the rights of EU citizens temporarily resident in the UK.

Under the terms of this agreement, students insured in Luxembourg can continue to use **their European Health Insurance Card (EHIC)** in the UK for medical treatment that becomes **medically necessary** during their stay.

However, it should be noted that any treatment provided during a stay in the United Kingdom that is not urgent but scheduled on an outpatient basis is not reimbursed.

<sup>25</sup> I.e. all other countries in the world, outside the EU, the EEA and Switzerland, which are not covered by the Luxembourg Convention (in particular the United States, Australia, etc.).







## II. STUDYING IN LUXEMBOURG

### 1. THE GENERAL PRINCIPLE

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It is mandatory for any person over the age of 18 who is studying in the Grand Duchy of Luxembourg<sup>26</sup> who is not insured in any other capacity and who does not benefit from cover as a family member, to be insured against the risk of sickness.

This principle applies to both resident and non-resident students.

In the majority of cases, resident students are covered via co-insurance of one of their parents, which is maintained during their studies, and there will be no special steps to take to have their healthcare costs covered while they are studying in Luxembourg.

What about **foreign students who come to study in Luxembourg?**

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<sup>26</sup> Article 1 point 14 of the Luxembourg Social Security Code

## 2. STEPS TO BE TAKEN BY FOREIGN STUDENTS COMING TO STUDY IN LUXEMBOURG <sup>27</sup>

### 2.1. Students not covered in their country of origin – Affiliation with the Joint Social Security Center (CCSS) in Luxembourg

Students **who do not have** health insurance **cover** in their home country must **be affiliated with the Joint Social Security Center (Centre Commun de la Sécurité Sociale – CCSS)** by completing the form for compulsory student insurance and enclosing a **copy of their identity card** and a **certificate of registration from the school or university** where they intend to study.

In fact, if a student over the age of legal majority does not have compulsory health insurance<sup>28</sup>, the University of Luxembourg, the higher education establishment or the research centre in which the student is registered will affiliate the student concerned with the CCSS.

To do this, the school uses the “Application for compulsory student health insurance membership” form<sup>29</sup>. It must indicate the 15-digit registration number given to it by the CCSS to register and identify students, as well as the institution’s details (under the heading “Details of the institution...”) and the student’s details (under the heading “Details of the insured person”). The start and end dates of the period of study must also be filled in.

CCSS recommends that school holidays and periods when there are no courses should be included in health insurance cover.

In response to the application for affiliation with Luxembourg social security administrations, an **admission letter** indicating **the start of insurance and the monthly premium will be sent to individual students** at the address indicated on the form. **A social security card** to be used in dealings with service providers (doctors, hospitals, pharmacies, etc.) will also be issued. This card must be returned to the CCSS at the end of the course of studies.

**The contribution** is calculated on the basis of one third of the minimum social wage for an unskilled worker aged 18 or over, according to the contribution rate in force.

During the period of cover, CCSS will invoice the health insurance contributions to the establishment on a monthly basis.

Schools in turn collect these fees from students. It is up to the school to organise the payment of these fees in accordance with the procedures to be determined independently.

<sup>27</sup> See information on <https://cns.public.lu/en/assure/vie-privee/etudiant/etudier-etranger.html> and on <https://ccss.public.lu/en/formulaires/formulaires-containers/affiliation-assurance-maladie-etudiant.html>

<sup>28</sup> “Private” health insurance and health insurance from a third country with which Luxembourg has not signed an agreement do not constitute compulsory health insurance.

<sup>29</sup> This form can be downloaded from <https://ccss.public.lu/en/formulaires/formulaires-containers/affiliation-assurance-maladie-etudiant.html>

## 2.2. Students covered in their country of origin – Inscription at the National Health Fund (CNS)

It should be noted straight away that inscription at the National Health Fund (Caisse nationale de santé – CNS) is not compulsory for these students, but optional up until such time as they need medical care in Luxembourg.

**Which students have compulsory health insurance and are therefore not required to be affiliated with CCSS, but are inscribed at the CNS at the latest when they need treatment?**

These are:

1. Students holding a Luxembourg social security card.
2. Students who are residents of the European Union (EU), a country in the European Economic Area (EEA)<sup>30</sup> or Switzerland and who hold a European Health Insurance Card (EHIC).

3. Students resident in a country with which Luxembourg has concluded a bilateral agreement<sup>31</sup> and who have a form as stipulated in the agreement (see part I point 2.2.).

These three categories of students do not therefore need to be affiliated with the CCSS as they already have social security cover. However, students in points 2 and 3 above must inscribe themselves at the CNS at the latest when they need medical care, so that they can be reimbursed for the medical care they have received.

Students register with CNS by presenting their school registration certificate and their European Health Insurance Card (EHIC), or alternatively an S1<sup>32</sup> form, issued by the institution in their country of origin.

<sup>30</sup> Norway, Iceland, Liechtenstein

<sup>31</sup> A list of bilateral agreements can be found under: <https://www.secu.lu/conv-internationales/conventions-bilaterales/>

<sup>32</sup> Certificate entitling people who do not reside in the country in which they are insured to health care benefits.













CHAMBRE DES SALARIÉS  
LUXEMBOURG



Students who have successfully completed high school often continue their studies abroad. How are they covered by social security and how do they get reimbursed for their health care?

The CSL, in collaboration with the ACEL, tries to answer this question in this publication.

The first part presents the general principles governing the case of Luxembourg students pursuing their studies abroad.

The second part targets foreign students studying in Luxembourg.



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