

	Belgium	Bulgaria	Czech Republic
II. Health care			
Benefits			
2. Hospitalisation:			
Patient's participation			
	Complete refund (public ward). Save for a participation of € 14.14 per day. When hospitalised within a psychiatric home for more than 5 years: € 23.57 per day. Fixed contribution by the insurance for approved homes for the aged, protected homes, nursing homes and psychiatric homes, day-care centre. Admission fee: € 41.41.	Any person covered under contributions funded scheme pays the physician, dentist or health-care facility (providing medical care) for each day of hospital treatment: 2% of the national minimum (monthly) wage, but not more than ten days annually (minimum wage is currently BGN 240 (€ 123) per month).	No co-payments. Regulatory charge CZK 60 (€ 2.33) per day of institutional care.

Denmark

Public hospitals, approved private establishments and private hospitals with agreement with the regional health authorities: No charge.
Non-approved private establishments: patients pay all costs.

Germany

Free hospitalisation in a shared room with exception of participation of € 10 per calendar day during a maximum of 28 days.

Estonia

For the services provided in standard conditions of accommodation. Not for more than 10 calendar days for one case of disease and not for more than EEK 25 (€ 1.60) for a day.

Greece

No charges.

Spain

No charges.

France

General scheme for employees (Régime général d'assurance maladie des travailleurs salariés, RGAMTS): 20% of costs.
Hospitalisation fee (forfait hospitalier): € 16 (€ 12 in a psychiatric unit) per day, including the day of discharge.
Flat-rate co-payment of € 18 for serious medical intervention (of a minimum rate of € 91).

Ireland

- * Persons with full eligibility: No charge.
- * Persons with limited eligibility: Charge of € 75 per night in a public ward up to a maximum of € 750 in any 12 month consecutive period.
- * A charge of € 100 applies for attendance at accident and emergency departments where the person does not have a referral note from his/her doctor.
- * For inpatient stays greater than 30 days a maximum charge of € 153.25 per week applies.
- * Private hospitals/homes: Patient is liable for all costs. A subvention is available towards the cost of maintenance in some nursing homes.
- * Infectious diseases treatment: Free of charge to all persons.

Italy

Direct assistance free (sharing a room).

Cyprus

Outpatients:

Active and retired civil servants, members of the police, members of the educational service, dependants of these groups, the dependants of the armed forces personnel and certain other groups entitled to medical care on a free base, pay € 2,00 for a visit to the outpatient department, with the exception of people over 65 years old. Persons entitled to medical care at reduced fees pay € 6.83 per visit to general practitioner, € 8.54 per visit to specialist plus 50% of prescribed fees for laboratory, x-ray and other examinations for out-patient services. For in-patient treatment the fees vary according to the income of the patient, subject to a maximum charge of 50% of the described fees. Patients not entitled to any fee reduction pay € 14.52 and € 20.50 per visit to a general practitioner and specialist respectively.

Inpatients:

Active and retired civil servants, members of the police, members of the educational service, dependants of these groups, the dependants of the armed forces personnel and certain other groups entitled with free of charge treatment pay € 6.83, € 10.25 and € 20.50 per inpatient day respectively for 3rd, 2nd and 1st class accommodation. Inpatients entitled to medical care at reduced fees pay 50% of the normal charges.

Latvia

The amount of the patient's contribution varies according to the type of hospital and/or treatment:

* In all hospitals (except nursing hospitals, Latvian Infectology Center and State Agency for Tuberculosis and Lung Diseases): LVL 12 (€ 17) per day,

* in the Latvian Infectology Center and State Agency for Tuberculosis and Lung Diseases: LVL 5 (€ 7.12) per day,
* in nursing hospitals and for treatment in hospitals' nursing units: LVL 5 (€ 7.12) per day,

* for treatment due to oncologic and oncohaematologic diseases: malignant neoplasms, in situ neoplasms, neoplasms of uncertain or unknown behaviour and other aplastic anaemias: LVL 5 (€ 7.12) per day,

* for treatment of addiction to alcohol, drugs, psychoactive and toxic substances LVL 5 per day (€ 7.12).

Maximum contribution for board and lodging is LVL 250 (€ 356) for any one period of hospitalisation in one hospital. The total annual contribution for inpatient and outpatient treatment in one calendar year should not exceed LVL 400 (€ 569) (excluding the purchasing of drugs, spectacles and dental services). Day centre board and lodging is LVL 5 (€ 7.12) per day plus allowance according to a list of contributions for various medical manipulations.

Lithuania

No charge for insured persons.

Luxembourg

Participation in maintenance costs: € 12.64 per day of hospitalisation and for a maximum period of 30 days.

Hungary

See "Benefits: 1. Medical treatment, Patient's participation".

Malta

No participation.

The Netherlands

Mandatory deductible. See Table I "Sickness and Maternity – Benefits in kind".

Austria

Full coverage of expenses in the general scale of fees of a hospital funded by a Länder health fund (Landesgesundheitsfonds), with the exception of a minor participation of an amount of approximately € 10 per day (different in each federal state (Bundesland)).
For the hospitalisation of a dependant a 10%-contribution is charged.

Poland

No charges.

Portugal

No participation in charges in public ward (or in private room if recommended by the doctor).
If in private room freely chosen by beneficiaries, charges are payable in full by the beneficiaries, as well as private hospital and clinic charges.

Romania

A contribution towards the costs for patients who request better accommodation than the social health insurance system standards, and/or services stipulated on the list of non-standard services.

Finland

Public hospital:
The fee for an out-patient visit is € 22, for day surgery € 72. The fee for in-patient care is € 26 a day. Patients receiving long-term institutional care at a ward (over three months) are charged a fee in accordance with their means. Such a fee, however, may be no more than 82% of the patient's net monthly income (if a person has a spouse who has lower income, the fee may be no more than 42% of their combined net monthly income).
Irrespective of this, minimum € 90 per month must be left for patient's personal use.
Private hospital:
Part of the doctor's fee and costs for examination and care are refunded by the sickness insurance.

Slovenia

Up to 25% of costs in case of hospitalisation as a continuation of hospital treatment (services connected to asserting and treating reduced fertility, non-medical part of care).

Slovakia

No participation.

Sweden

The patient will be charged maximum SEK 80 (€ 7.46) per 24 hours.

United Kingdom

No charge to patients ordinarily resident in the UK or charge-exempt overseas visitors, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.