



The provision of healthcare in Ireland always evokes lively debate. Notwithstanding the extent of coverage this subject receives, many people are unaware of the E112 scheme which affords certain qualifying persons the right to travel to another member state for treatment. See below for a discussion of this scheme.

The European Football Championships mean that 2008 will be a big year for football fans travelling across Europe. Even if Ireland hasn't qualified, we know that lots of fans are planning to travel to Euro 2008 as well as to the Champions League final in May. Purchasing tickets for any major sporting event can lead to problems-we offer some advice below.

If you have had a problem with a purchase of goods or services from another EU country, please contact us on 01 8090600 or at info@eccdublin.ie. For information on your consumer rights in Europe, see www.eccdublin.ie.

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Editor

1. What's bothering you?

I'm awaiting suitable medical treatment for a rare medical condition. Somebody told me that the state would pay for me to travel to another European state to have the treatment there. Is this possible?

Much confusion exists around the area of medical treatment abroad. Most people are familiar with the **European Health Insurance Card** (the 'old E111' form) which allows access to public health systems across Europe for holidaymakers who get sick in another European state. Many people have also heard of the **National Treatment Purchase Fund (NTPF)** which enables qualifying patients to get treatment in Ireland

and participant hospitals in Northern Ireland and the UK free of charge. The NTPF may be relevant for public patients on a public hospital in-patient or day-case waiting list that have been waiting over three months for certain operations or procedures.

However, there is also another right which allows all EU citizens seek healthcare in another member state under the '**E112 scheme**'. This may be very relevant to you. The scheme is open to everyone irrespective of financial means providing that the following criteria are fulfilled:

- the treatment you need is not available in Ireland.
- there is urgent medical necessity for treatment
- there is a reasonable medical prognosis
- the treatment sought abroad is regarded as a proven form of medical treatment.
- the treatment sought abroad is in a recognised hospital or other institution and under the control of a registered medical practitioner.
- the hospital/other institution will accept EC form E112

If you think that you may qualify on the above criteria you should get an E112 from your local Health Services Executive (HSE) office. You will also need medical evidence provided by a hospital consultant giving details of your condition and the type of treatment envisaged. The HSE will decide whether to authorise the treatment or not but you are entitled to appeal. For more information, contact your local Health Office.

2. Consumer query of the month

I'm planning to travel to a European Championships match this summer. I'm hoping to be able to get a ticket -what should I look out for?

You should be extremely careful when purchasing tickets for any major event, especially if you decide to buy a ticket from a non-authorized agent, a course of action not recommended by the European Consumer Centre. Applications for tickets for Euro 2008 via the official website closed in March 2007, but understandably, many consumers still wish to buy a ticket and are prepared to pay high prices to 'ticket resellers' in order to secure same. While many ticket resellers offer a legitimate service, problems such as severe overcharging, lack of refunds, non-delivery of tickets and counterfeit tickets have

been reported to the European Consumer Centre in recent years. If you buy from a ticket reseller you risk being denied entry to the stadium so exercise extreme caution. Check the terms and conditions of the official UEFA site very carefully along with the terms and conditions of the ticket reseller's site. Proceed very carefully, or you could very easily experience loss of money and disappointment.

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