

(English version)

**Question for written answer E-001551/24
to the Commission
Angelika Niebler (PPE)
(26 August 2024)**

Subject: Health insurance status of students abroad in the EU

The early acquisition of practical work experience by young people in other EU member states not only improves their qualifications, but also their identification with the values and goals of the EU. When studying abroad in the EU, students do not usually have to take out additional health insurance, but can access (necessary) medical care using the European Health Insurance Card. However, as soon as an employment relationship exists, for example in the form of a traineeship, different rules apply. If an Italian student undertakes a traineeship in Germany, in addition to the Italian health insurance scheme, the student must also join a German health insurance scheme in order to receive medical services. This constitutes a hurdle for students wishing to undertake a traineeship abroad in the EU.

1. To what extent is the Commission aware of this problem?
2. Does the Commission consider this to be an obstacle to the mobility of young Europeans?
3. Is the Commission seeking to encourage Member States to enable students who are also in employment to access medical services throughout the EU without having to take out additional health insurance?

Submitted: 26.8.2024

**Answer given by Mr Schmit on behalf of the European Commission
(28 October 2024)**

The Commission notes that regulation (EC) No 883/2004 ⁽¹⁾, lays down rules to determine the legislation applicable to a person in a cross-border situation, such as students studying abroad.

According to Article 11(3)(a) and (e), an employed person is subject to the legislation of the Member State in which they pursue their activity, while inactive persons, such as students, are subject to the legislation of the place of residence.

When studying abroad in the EU, students generally remain covered by the legislation of the country of origin and access necessary health treatments in the country where they study with the European Health Insurance Card.

However, when a student takes up work abroad, the social security legislation applicable to them changes as well. The Commission is thus aware of the possible changes in their social security coverage.

Since the EU law in this field does not harmonise, but only coordinates national social security legislation, moving from one Member State to another can have consequences for an insured person in terms of entitlements and contributions.

The Commission does not consider this to be an obstacle to the mobility of students as one of the main principles is the mandatory application of a single national legislation.

This is to avoid that a person exercising their right to free movement would be left with no coverage or would have to pay contributions in more than one Member State.

As for traineeships, the Council Recommendation on a Quality Framework for Traineeships ⁽²⁾ encourages traineeship providers to clarify if they provide health and accident insurance. This has been further strengthened in the Commission's proposal reinforcing the Quality Framework for Traineeships ⁽³⁾.

⁽¹⁾ Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems (Text with relevance for the EEA and for Switzerland), OJ L 166, 30.4.2004, p. 1-123 — <https://eur-lex.europa.eu/eli/reg/2004/883/oj>

⁽²⁾ Council recommendation of 10 March 2014 on a Quality Framework for Traineeships, 2014/C 88/01, 27 March 2014 — [https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32014H0327\(01\)&from=IT](https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32014H0327(01)&from=IT)

⁽³⁾ Proposal for a Council recommendation on a reinforced Quality Framework for Traineeships, COM/2024/133 final, 20 March 2024 — <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=COM%3A2024%3A133%3AFIN>