

WRITTEN QUESTION E-1191/04
by Angelika Niebler (PPE-DE)
to the Commission

Subject: Change of health insurance within the European Union

A citizen in my constituency was employed from 1986 as a university lecturer in the Netherlands. On reaching a certain level of income, he automatically became a member of a private insurance scheme. Following his retirement, he moved back to Germany. Because of this background, no private Dutch insurance company will now offer him health insurance cover. Becoming a member of a statutory health insurance fund is also ruled out since switching from a private to a statutory insurance scheme once retirement age is reached entails considerable difficulties. Becoming a member of a German private health insurance scheme is also ruled out. Consequently, the citizen concerned is not able to find a health insurance policy on comparable terms.

1. In the Commission's view, is this case contrary to European rules on freedom of movement and the corresponding national implementing provisions?
2. In the Commission's view, how might this particular problem be remedied, and how has the Commission already responded in similar circumstances?
3. Can the Commission bring its influence to bear on Dutch private insurance companies to ensure that European rules on freedom of movement are also applied in this area?
4. Has the Commission already taken steps in this connection to standardise the situation in law, or will it attempt to do so in the future?