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Travel Scheme for Eligible Elderly Resident Citizens administered by the Government of Gibraltar

Please take time to read this document. This document is not a contract and does not give, or is intended to give, rights to a contract or otherwise.

Under this government-administered scheme the Government will reimburse covered medical costs of Eligible Persons within the terms and conditions of the scheme.

The information below explains this further. **You must purchase private travel medical insurance if this is available to you, and you can afford it.**

This scheme is not insurance.

What medical cost will the Government reimburse you on?

Emergency medical treatment arising from bodily injury or illness (Emergency Medical Treatment) while travelling from Gibraltar to the Territory where the Eligible Person cannot be transported back to Gibraltar whether in their own private vehicle, an ambulance or other means of transport arranged by the Government of Gibraltar ("GoG").

Examples of such emergency would be a bad fall or accident requiring immediate medical attention, a heart attack or a stroke. The GoG will pay the cost of Emergency Medical Treatment of an Eligible Person in a hospital or by a doctor subject to the terms and conditions (including limits) under this scheme.

This shall include a pre-existing medical condition of an Eligible Person, provided that the Eligible Person shall not be travelling to the Territory for the purpose of seeking medical treatment.

All inpatient hospitalisation for more than four nights shall require to be approved by the GoG under the scheme after admitted to hospital and when the necessity for hospitalisation for more than four days is notified. All Eligible Persons requiring Medical Emergency Treatment must cooperate fully with the GoG or its representatives in obtaining any records or information deemed necessary.

What travel is covered by the scheme?

(1) Day trips where the Eligible Person travels to the Territory intending to return to Gibraltar and not stay overnight.



(2) Overnight stays in a hotel in the Territory by Eligible Persons.

(3) Eligible Persons who own or rent a holiday home in the Territory (or have accommodation available for them to stay in) and occasionally travel to the Territory for overnight stays there.

The above is subject to all the terms of the scheme including exclusions and limitations.

Limits, exclusions etc.

The maximum number of overnight visits to Spain covered under the scheme for the approved period are limited to 60 days in a full scheme year.

Every Eligible Person shall be responsible for payment of the first £250 of medical costs without reimbursement by the GoG.

The total number of overnight hospitalisation stays by an Eligible Person under the scheme in respect of the cost for reimbursement by the Government shall be 14 days.

The limit of reimbursement by the GoG in respect of any Eligible Person under this scheme shall be £50,000.

The aggregate liability for all reimbursement made by GoG under this scheme is £1,000,000.

What is not covered?

Any travel to any part of the Territory where the GoG has advised against travel shall automatically be excluded from cover under the scheme.

Travelling to the Territory for the purpose of seeking medical treatment is not covered under this scheme.

Nor are accidents or illness whilst travelling after the expiry of the scheme period or cancellation of the scheme by the GoG.

An Eligible Person is not covered by the scheme if private insurance covers the emergency medical treatment.

General

The initial scheme period shall be 6 (six) months.

Travel to the Territory for the purposes of the scheme must be within this period. There is no guarantee that the GoG will renew the scheme on expiry, or if renewed that any new scheme will be on the same or similar terms and conditions.



An Eligible Person requiring medical treatment in the Territory shall be responsible for payment of all expenses and shall seek reimbursement solely from the GoG. The GoG shall, at its sole discretion, be entitled to request that the Spanish medical facility bill it direct and GoG shall be solely responsible for payment if covered by this scheme. All reimbursement by GoG is conditional on the production of invoices in respect of medical expenses and evidence of payment, as well as providing any other relevant information requested. Any payments outside the terms of the scheme can only be made by GoG on a case by case basis in exceptional circumstances.

Eligible Persons shall mean British national who are resident solely in Gibraltar, registered with the Gibraltar Health Authority (GHA) between the ages of 60-90, who are not Category 2 or HEPSS [wealthy tax residents] (or a parent living in Gibraltar with such Category 2 or HEPSS), and who are not able to obtain coverage for travel medical insurance by reason of a pre-existing medical condition (or any other reason) or cannot afford the annual premium for such insurance, and do not have private medical insurance and cannot afford the cost of the emergency medical treatment. The scheme envisages assistance for individuals with an annual income of £50,000 or less. While this income threshold ensures accessibility for the large majority of elderly citizens, the GoG reserves the right to scrutinise claims under the scheme based on the person's ability to pay, on a case by case basis, considering factors such as the individual's lifestyle, career, business, assets and wealth. The discretion aims to prevent abuse and misuse of the scheme.

Territory shall mean Andalucía, Southern Spain.

This scheme is only intended to cover medical treatment in the event of an emergency where an Eligible Person cannot be transported back to Gibraltar to receive appropriate medical treatment at St Bernard's Hospital and treatment in the nearest Spanish hospital or by the nearest doctor is medically necessary. Where the medical situation is not an emergency the Eligible Person shall be transported back to Gibraltar for appropriate medical care.

An Eligible Person must allow, when requested to do so, a GoG appointed medical practitioner to medically examine the Eligible Person, attend the medical facility or confer with the medical staff to confirm the necessity of medical treatment in the Territory. Where GoG considers it necessary the person may be referred for medical treatment to another hospital in the Territory approved by the GoG with whom it has a relationship including for billing purposes.

Prescription drugs and medical supplies unrelated to emergency medical treatment are not covered.

An Eligible Person travelling to the Territory with a serious medical condition for a day trip or stay shall require the prior written approval of the GoG under the scheme, must be medically certified as being able to undertake such travel and be accompanied by at least one family member. The GoG may waive the maximum age limit of 90 years on the same basis.

Should the scheme be terminated (or amended) GoG would notify Eligible Persons publicly.



GoG may also publish guidance as insights are gained from the implementation of the scheme, allowing for adjustments with real-life experience and ensuring that the scheme supports those in most need for assistance.

GoG will set up a registration process to facilitate and support Eligible Persons in availing themselves of the scheme.

Seeking Reimbursement from Government

An Eligible Person who receives Emergency Medical Treatment shall contact the Government of Gibraltar for the purposes of this scheme (through a family member or representative as appropriate). Any form requested by GoG for reimbursement must be duly completed and timely submitted, accompanied by such information and documentation (including original receipts) as shall be requested.

Note:

- The scheme is intended to provide assistance only in situations of genuine emergency for eligible persons who cannot afford to pay. The Government will prevent any misuse or abuse of the scheme by any person.
- All applications for eligibility and/or claims under the scheme will be subject to thorough verification and investigation. The Government will reject or revoke any eligibility or claim that does not meet the criteria or conditions of the scheme.
- The scheme will be administered by the Government in accordance with its terms and conditions. No person should contact or solicit any Minister regarding the scheme. Any such attempt may result in disqualification from the scheme.
- Anyone who provides false information to qualify for or receive a benefit under the scheme may be subject to legal action by the Government and may be liable to prosecution. The Government may enforce this right whenever it discovers such false information.
- The scheme is not a substitute for private insurance if an Eligible Person has such private insurance or can purchase it. If the Eligible Person has private insurance that covers the emergency medical treatment, he/she must claim under that insurance. Separately, Eligible Persons should also check if they have credit card travel insurance and the coverage available to them.