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Deputy Robert Troy TD,
Dáil Eireann,
Leinster House,
Kildare Street,
Dublin 2.

21st March 2023

PQ10600/23* *“To ask the Minister for Health the reason proof of payment for procedures through the cross Border directive has to be provided to the cross Border office to secure reimbursement (details supplied).”*

Details Supplied: Hospitals involved would not carry out the procedure unless payment was made, Receipts and invoices for both consultations and procedures are enclosed with reimbursement form to prove payment. The CBO now require proof of the payment leaving the patients actually bank account. I have a number of queries from people wishing to avail of the scheme but only have a credit union account with no debit card attached to their account. The cross border office is advising those people to open a bank account to prove payment, this seems unnecessary. Drafts can be requested however it is difficult given the exchange rate might be different on the day of the procedure so the printed Bank draft may be incorrect. I also have queries from a number of family members who wish to assist their elderly parents by allowing the patient to transfer money into their account to allow a debit card payment but this is also not allowed as the money is now coming from a different account. I have been informed these measures are to prevent fraud however the hospital will take the payment regardless of who or where it comes from so how is fraud being prevented?. These extra measure are preventing people from accessing a once simple , straight forward extremely beneficial scheme

Dear Deputy Troy,

Thank you for your parliamentary question referenced above, which has been forwarded to me for direct reply.

In general, the CBD allows public patients to access healthcare in another EU/EEA country, which they are entitled to access in Ireland. The patient pays for the treatment up front and claims reimbursement upon return to Ireland. Reimbursement is at the cost of the treatment abroad or the cost of the treatment in Ireland whichever is the lesser.

A claim for reimbursement under the scheme must include evidence that the patient paid for their healthcare to the healthcare provider abroad directly. Payments made to a third party e.g. a medical tourism company, are not evidence of payment for treatment and will result in the application for reimbursement being declined.

Proof of payment can be:

- proof of direct payment to the hospital abroad such as a bank or credit card statement or bank transfer (EFT)
- cash register receipt
- credit or debit card receipt
- copy of the electronic fund transfer (EFT) from your account to the account of the hospital abroad
- copy of the bank draft paid to the hospital abroad

The CBD National Contact Point does not require and has never required a patient to hold a bank account or open a bank account for the purpose of claiming reimbursement under the scheme. The principle is the patient must be able to demonstrate payment by him/her to the provider abroad for the healthcare. Evidence provided by patients as proof of payment are examined on an individual basis.

If you have any queries, or would like to discuss further, please do not hesitate to contact me.

Yours sincerely,



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