

**Question for written answer E-000471/2014  
to the Commission**  
Rule 117  
**Philip Claeys (NI)**

Subject: Loss of hospitalisation insurance if domicile obligation is not met

Upon reaching retirement, many Belgian citizens purchase a small property in Spain in order to move there. Their employers often provide hospitalisation insurance, into which they have paid contributions for many decades.

However, it would appear that many of these hospitalisation insurers impose the condition that the insured parties must reside in Belgium. Moving to Spain results in the loss of all rights. Once in Spain, it seems to be impossible or unaffordable to join a Spanish hospitalisation insurance scheme. Even insurance groups which operate in both Belgium and Spain impose this condition: moving to another country means a loss of all rights, and joining another scheme in Spain is impossible.

Does the Commission think that this is compatible with the free movement of persons as laid down in the treaties?

What guidelines apply to the hospitalisation insurance sector to ensure that the free movement of persons is respected?

Is it lawful for hospitalisation insurers to set the condition of residing in one Member State in order for insurance cover to continue?

If a Belgian citizen has paid contributions to a hospitalisation insurer in Belgium for many years, is said insurer therefore not obliged to guarantee any services in Spain, regardless of the choice of residence of the EU citizen in question?