European Union law in the field of cross-border healthcare – the Regulation on the coordination of social security systems¹ and the Cross-border Healthcare Directive² – only applies with regard to statutory healthcare schemes. Conversely, it does not apply to private insurances not forming part of a statutory insurance scheme.

Articles 145 and 147 of the Solvency II Directive³ require that insurance companies that want to operate in another Member State under the freedom of establishment or the freedom to provide services notify in advance the supervisory authority of the home Member State. The national regulator may of course have specific rules in place to the extent that they do not impinge on the EU rules.

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