

Pension, Benefit & Healthcare Team

Newsletter – October 2009



Welcome to the Pension, Benefit & Healthcare Team's first monthly newsletter. The PBHT are representatives of the Department of Work and Pensions and the Department of Health.

Working closely with UK and Spanish authorities means we can offer a range of information to customers regarding their pension, benefit and healthcare issues whilst visiting or living in Spain. The PBHT are based in the British Consulates in Madrid, Malaga and Alicante.

As well as dealing with enquiries received by telephone, email and visits to the Consulates, we are also happy to meet our customers at regular open days and association talks. If you are interested in us speaking at a meeting or event, please contact us

Unemployment Opportunities

We're all aware that unfortunately unemployment figures are rising, but did you know that if you've worked in Spain, you might be entitled to unemployment benefit? If you have made sufficient social security contributions in Spain in the last 6 years, you may be eligible. Even if you have worked for less than 6 years in Spain, if you have previously worked in another EEA country, your contributions there can be taken into account to establish your entitlement. For this you'll need form E301 from the country where you worked. To get this form from the UK, contact HM Revenue and Customs.

For more information on Spanish unemployment benefits, including pages in English, visit www.inem.es

Are you registered?

Never heard of the padrón? It is, quite simply, the municipal register, the list of all the people who live in a certain town. Apart from being a legal requirement, registering with your town hall also has lots of advantages.



For example, you'll need your padrón certificate to register for healthcare. Also, being on the padrón for a certain period of time is one of the key requirements for accessing income-related benefits and aspects of social care through social services at your town hall. So if you're not on the padrón, what are you waiting for?!

For more information, contact your local town hall.

Good News Story!

We would like to share some of the cases we've worked on which have resulted in very happy customers!

"The Royal British Legion passed a case to us. The customer was in a very difficult financial situation, but after considering his work history in Spain and the UK, we believed he had entitlement to an unemployment benefit.

After the initial application was rejected, we liaised with the UK and Spanish authorities to get the correct forms and information required and the customer is now in receipt of this benefit until he reaches State Pension age. He was over the moon!"

Changes in Issuing European Health Insurance Cards (EHICs) for UK State Pensioners

Are you travelling back to the UK? Or perhaps planning a getaway somewhere else in the EU?

If so, you should be aware of changes to the system of issuing the European Health Insurance Cards (EHICs). EHICs are



needed to cover necessary medical treatment while you're away. These changes will only affect those people who currently access their healthcare in Spain on an E121 form, who are mainly UK State Pensioners. If you require cover for a visit before 1st May 2010, you should continue to apply to your local social security office (INSS). If you are planning a trip for after this date, it will be the UK authorities who issue your EHIC.

Please remember that the new regulations will not affect your access to Spanish state healthcare. The new arrangements for issuing EHICs to UK E121 holders are still being finalised by the Department of Health. The processes will be in place in plenty of time so as not to disrupt anybody's cover. Once we know exactly how the new application system will work, we will communicate this extensively.

For more information, [visit the ukinspain website](http://www.ukinspain.gov.uk)