



By Giuditta Petreni

In Italy, healthcare is considered a right. The comprehensive national health system is designed to provide assistance for all Italian citizens and residents, including foreign citizens who are legal residents of Italy. Foreigners registered with the National Health Service (Servizio Sanitario Nazionale - SSN) are guaranteed full assistance under the same conditions as Italian citizens.

The Italian Healthcare System at a Glance

- The SSN is a regionally organized service though general objectives and fundamental principles are ensured at national level.
- Each region (such as Lombardy, Tuscany, etc.) is responsible for organizing and delivering health care through geographically based local health authorities (Aziende Sanitarie Locali/ASL - often referred to by their former name Unità Sanitaria Locale/USL)
- Local health authorities (ASL) deliver public health, community health services and primary care services.
- Secondary and specialist care is provided either through public hospitals or accredited private providers
- Inpatient hospital care is delivered through a network of hospitals, which can be either public or private

HEALTHCARE RIGHTS IN ITALY FOR U.S. EXPATS AND VISITORS

- The SSN provides hospitalisation and treatment (including tests, surgery and medication during hospitalisation), visits to family doctors/paediatricians (GPs), specialist medical assistance, discounted medicines, laboratory services, appliances, ambulance services.
- Healthcare facilities may vary in terms of quality in different regions of Italy.
- Most care is free or low-cost. All patients (including foreigners legally resident) are asked to pay a co-pay fee (called “ticket”) before undergoing specialist examinations and for medicines. Exemptions exist for reasons such as chronic diseases, low income patients, etc..
- urgent and essential services are guaranteed to anyone, also to irregular immigrants. Temporary visitors can receive health services by paying for the costs of treatment.

Can I benefit from the healthcare public services if I am visiting Italy as a tourist?

You have certain health care rights during a temporary stay. You can access both emergency and standard healthcare services. In the first case, payment must be corresponded upon hospital discharge. In case of “non-emergency” treatment, advanced payment is required.

Are US citizens residing in Italy eligible for public healthcare coverage?
Yes, under certain conditions. Depending on the type of

residence permit a foreigner holds, registration with SSN can be for free (also called “mandatory” registration or “entitled by right” registration) or subject to an annual registration fee (“voluntary” registration). Regardless of this, co-payment is required for visits and medical examinations as well as for medicines, calculated on the basis of the individual’s income.

Who is eligible for free “mandatory”/“entitled by right” registration?

Generally speaking, the following categories are entitled to free registration:

- Foreign citizens in possession of a permit who regularly work as employees/self-employees (*lavoro subordinato, lavoro autonomo*) in Italy or are enrolled with government employment agency
- Foreign citizens in possession of or waiting for renewal of a permit for employment, self-employment, family reasons, asylum, adoption/custody, citizenship acquisition, religious reasons
- Dependent family members of all the above categories

Under which conditions can a foreigner be granted access to the services provided through the national Healthcare System?

As a general rule, every foreign citizen can enjoy public health benefits in Italy but with different conditions depending on the type of permit they hold. Three options are possible:
1. Free/by right registration

- with National Health Service (holders of one of the permits listed above)
2. Voluntarily registration with National Health Service.
3. Private health insurance to cover sanitary expenses (no registration with SSN)

It is to be noted that any foreign citizens – may he/she be visitor or resident – must be adequately covered under a health insurance. Those not entitled to free/by right registration with the Italian National Health Service are required to either have private comprehensive health insurance coverage or apply for “voluntary” registration with SSN.

I am not entitled to “free” registration and I have a private health insurance. Can I still be treated in a public hospital?

Yes. In this case, the full fee required for the treatment is due upon hospital discharge. Even if not registered, in principle one can still access to public hospitals services by paying the relevant fee applied for each service and ask to be refunded by the private health insurance policy. Further to receiving the payment, the hospital will issue an invoice and – upon request - a copy of the relevant medical record.

Your private health policy conditions should foresee the possibility of paying directly the fee applied by Italian public hospitals in case of emergency medical care or hospitalization, with no limitations or exceptions and for the whole duration of

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the required hospitalization (to prevent the foreign national becoming a burden for the Italian national health system). The health insurance policy can be purchased in home country or in Italy with an Italian company (for instance, National Institute of Insurance Istituto Nazionale delle Assicurazioni -INA has an agreement with Italian Ministry of Health and offers dedicated insurance policies to cover medical assistance); in both cases, it must not have any limitations or exceptions with regards to the expenses which may arise from urgent hospitalization during the whole period of stay.

What is meant by “voluntary” registration with SSN?

If you are not eligible for “free” registration, an alternative to the private

health coverage is “voluntary” registration with SSN. The registration requires the payment of a yearly lump sum (valid from January 1st to December 31st of each year) calculated on the basis of the applicant’s previous year income (either in Italy or abroad).

The lump sum should be calculated on the basis of instructions provided by the Health Ministry. Parameters:

- 7,50% rate up to an income equal to € 20.658,28
- 4% rate on any amounts exceeding € 20.658,28 and up to a limit of € 51.645,69.

Holders of study permit/au pairs do pay a fixed lump sum. Once registered you will be guaranteed full assistance under the same conditions as Italian citizens.

I have a permit as a worker temporary assigned to an Italian entity. My employer remains abroad and I do not have a local contract. Do I have the right to register “for free”?

This falls within the so called “particular cases” of Italian Immigration law. The Intra Company Transfer is the most common procedure used by multinational groups for its employees.

This option is reserved to experienced executives/highly skilled foreign nationals assigned to work at an Italian company for a limited period of time, remaining employed with the home country employer.

The permit issued to this category of workers is not - technically - for “subordinate work” but for “work-particular cases art. 27” meaning that are issued pursuant to art. 27 of Italian immigration law which sets exceptions to the quota based Italian immigration system.

The status of foreign workers entered in Italy pursuant to art. 27 c.1 letter a) applications is that of workers temporarily seconded to an Italian branch, employed by a foreign employee and not by the Italian entity with an Italian job contract.

In fact, a section of the law on Immigration (DPR 31/8/1999, n. 394) clarifies that foreign citizens entered in Italy with art. 27 letter (a) applications do not automatically have the right to free healthcare registration. However, the law also clarifies that exceptions may apply if the individual is subject to “imposta sul reddito

delle persone fisiche (IRPEF)”. IRPEF is a direct tax applied to personal income. If expats are able to show the payment of this tax in Italy, then they shall be able to register for free.

Is registration with SSN an easy process?

Foreigners may experience difficulties when attempting to register with or even obtain information from the Health authorities. This is because rules are often applied unevenly throughout Italy or even within the same region, sometimes due to the lack of clarity and sometimes because the public office staff is insufficiently trained. It is very common to receive adverse information on the matter. Each local health office may apply different interpretations especially with regards to those categories who are not automatically entitled to free health registration. It may happen that those who do not in theory have the right to free enrolment are surprisingly registered for free, mainly because local staff is not aware of the law provisions. Be aware that things may suddenly change!

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