DECISION No 190

of 18 June 2003

concerning the technical specifications of the European health insurance card

(Text with relevance for the EEA and for the EU/Switzerland Agreement)

(2003/752/EC)

THE ADMINISTRATIVE COMMISSION,

Having regard to Administrative Commission Decision No 189 of 18 June 2003 aimed at introducing a European health insurance card to replace the forms necessary for the application of Council Regulations (EEC) No 1408/71 and (EEC) No 574/72 as regards access to health care during a temporary stay in a Member State other than the competent State or the State of residence,

Whereas:

- (1) The European health insurance card will be issued by the institution of the competent State or the State of residence. In order to facilitate the acceptance and reimbursement of the cost of treatment on the basis of the European card, it will be necessary for the three main parties concerned, namely the insured persons, the care providers and the institutions, to recognise easily and accept the European card in conformity with a single model and uniform specifications.
- (2) The information which must be visible on the European card is defined in Article 6 of Administrative Commission Decision No 189. The introduction of the European card with visible data is the first stage of a process leading ultimately to the abolition of the current paper forms and the use of an electronic medium providing entitlement to health care during a temporary stay in a Member State other than the competent State or the State of residence. Consequently, the competent institutions of the Member States wishing to do so may also incorporate on an electronic medium, such as a microchip or magnetic strip, from the initial stage onwards, the data referred to in this recital.
- When exceptional circumstances prevent the person concerned from producing the European card, a provisional replacement certificate in accordance with a uniform model must be made out,

HAS DECIDED AS FOLLOWS:

Article 1

The design and specifications of the European health insurance card shall be established in accordance with Annex 1 to this Decision.

Article 2

The model of the provisional replacement certificate shall be established in accordance with Annex 2 to this Decision.

Article 3

This Decision shall be published in the Official Journal of the European Union. It shall be applicable from the first day of the month following its publication.

The Chairman of the Administrative Commission
Theodora TSOTSOROU

ANNEX 1

TECHNICAL PROVISIONS CONCERNING THE DESIGN OF THE EUROPEAN HEALTH INSURANCE CARD

1. Introduction

In compliance with the related decisions of the Administrative Commission for Social Security for Migrant Workers, the European health insurance card provides a minimum set of 'eye-readable' data to be used in a Member State other than the Member State of insurance or residence for:

- identifying the insured person, the competent institution and the card,
- stating the entitlement to receive care during a temporary stay in another Member State.

The models shown below are based on the technical specifications defined in this document but are to be considered for illustration purposes only.



Figure 1: Example for the front side



Figure 2: Example for the reverse side

While the ordering of the eye-readable data is identical in both models, i.e. irrespective of the side used by the European health insurance card, a different structure has been defined for the front and the reverse side. This is the result of a compromise between the required unique model for the European card and the structural differences of both sides while retaining the overall style between the front and the back of the card.

2. Normative reference

Reference	Document title/description	Issuing date
ISO 3166-1	Codes for the representation of names of countries and their subdivisions — Part 1: Country codes	1997
ISO/IEC 7810	Identification cards — Physical characteristics	1995
ISO/IEC 7816	Identification cards — Integrated circuit(s) cards with contacts	
	Part 1: Physical characteristics	1998
	Part 2: Dimension and location of the contacts	1999
ISO 8859-1	8-bit single-byte coded graphic character sets Part 1: Latin alphabet No 1	1998
EN 1867	Machine readable cards — Health care application — Numbering system and registration procedure for issuer identifiers	1997

3. **Specifications**

3.1. Definitions

The front side is the side on which the microprocessor (if any) is embedded. The reverse side is the side on which the magnetic stripe (if any) is attached. If there is neither a microprocessor nor a magnetic stripe, the front side of the card will be the side on which the information outlined in this document is presented.

3.2. Overall structure

The format of the European health insurance card complies with the ID-1 format (53,98 mm high, 85,60 mm wide and 0,76 mm thick). However, if the European health insurance card takes the form of a sticker to be applied on the reverse side of a national card, the ID-1 thickness criterion will not apply.

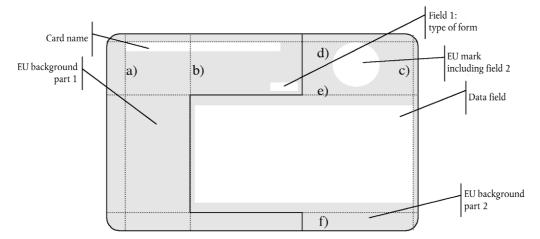
3.2.1. European health insurance card: front side of the card

The background is divided into two parts by an axis vertically splitting the card area into part 1 on the left (53 mm wide) and part 2 on the right.

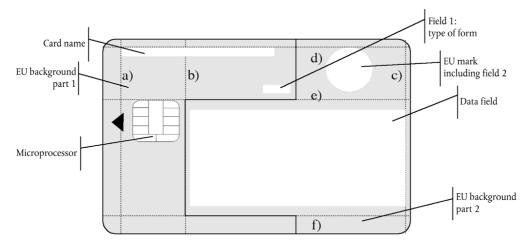
Four placeholders are positioned thanks to a set of guiding lines:

- three vertical guiding lines
 - (a) at 5 mm from the left edge of the card,
 - (b) at 21,5 mm from the left edge of the card,
 - (c) at 1 mm from the right edge of the card,
- three horizontal guiding lines
 - (d) at 2 mm from the top edge of the card,
 - (e) at 17 from the top edge of the card,
 - (f) at 5 mm from the bottom edge of the card.

(a) Card without chip



(b) Chip card



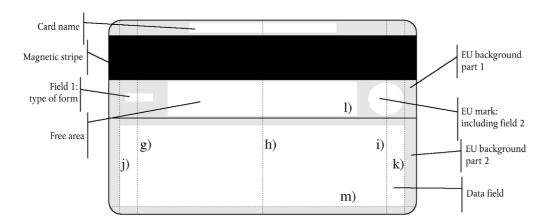
3.2.2. European health insurance card: reverse side of the card

The background is divided by an axis splitting the card area horizontally into two parts of equal size. Part 1 is the top part and part 2 the bottom part.

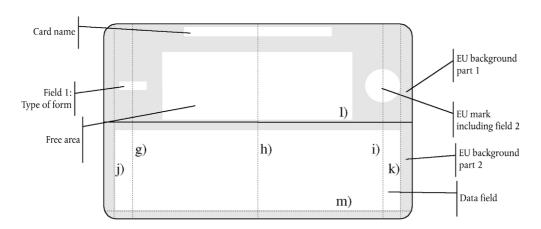
Five placeholders are positioned thanks to a set of guiding lines:

- symmetrically:
 - (g) at 9 mm from the left edge of the card,
 - (h) in the middle of the card,
 - (i) at 9 mm from the right edge of the card,
- vertically:
 - (j) at 3 mm from the left edge of the card,
 - (k) at 3 mm from the right edge of the card,
- horizontally:
 - (l) in the middle of the card,
 - (m) at 2 mm from the bottom edge of the card.

(c) With magnetic stripe



(d) Without magnetic stripe



3.3. Background and graphical elements

3.3.1. Colours of the background

The colour scheme of the background is as follows (1):

- part 1 is dark blue mixed with purple (2),
- part 2 is one tone of grey/blue (3) which shades slightly darker from the middle to the sides of the card,
- the data field is made up of white stripes to be used as background for each of the individual data lines (see below).

A shading effect has been used on part 2 and the data field to create an illusion of relief, with the light coming from the top left corner of the card. The free area is in the same colour as either part 2 (without the shading effect) or the data field.

⁽¹⁾ The technical details of the colour scheme are available on request to the Secretariat of the Administrative Commission. They will be provided in the appropriate format according to the best practices in the professional printing sector (i.e. as a Quark Xpress file. The colour scheme is four colours CMYK and all images are in TIFF format).

⁽²⁾ The CMYK references for this colour are C78 M65 Y21 K7.

⁽³⁾ The CMYK references for the grey are C33 M21 Y13 K1 and the blue C64 M46 Y16 K2.

3.3.2. European mark

The European mark is made up of the European stars coloured in white:

- when on the front side of the card, it has a diameter of 15 mm and is positioned vertically below the guiding line 'd' and horizontally centred in part 2 of the background,
- when on the reverse side of the card, it has a diameter of 10 mm and is positioned symmetrically along the vertical axis 'i' and aligned centrally with the free area.

An alternative mark will be used for countries where a European card is to be issued but which are not members of the European Union.

3.3.3. Data field

The data field area is made up of white data stripes (five when on the front side and four when on the reverse side) 4 mm high with inter-spaces of 2 mm:

- when on the front side of the card, the data field is centrally located between the vertical guiding lines 'b' and 'c' and the horizontal lines 'e' and 'f'.
- when on the reverse side of the card, the data field is symmetrically located along the 'h' vertical axis and between the vertical guiding lines 'j' and 'k' and above the horizontal line 'm'.

3.3.4. Free area

The free area is an area located on the reverse side of the European card and available for national purposes. It can be used e.g. as a signature stripe or for providing any text, logo or other marking. The content of this area has however no legal value but an informational value only.

This area is positioned as follows:

- when the European card is implemented on the front side of a card, the reverse side is a free area, without any specifications,
- when the European card is implemented on the reverse side of another card, a free area, without any specifications other than its dimension, remains available on the reverse side of the card (10 mm high and 52 mm wide). It is symmetrically located along the 'h' vertical axis and centred in the area between the magnetic stripe and the data field areas. It can be used by the card issuer to place an authentication signature stripe or text,
- when there is no magnetic stripe, the free area is 20 mm high instead of 10 mm.

3.4. Predefined data elements

3.4.1. Card name

Field name	Card name
Description	The common name of the card as decided by the CASSTM in Decision No 189
Position	 When on the front side, below the horizontal guiding line 'd', and on the right of the vertical guiding line 'a', When on the reverse side, symmetrically located along the 'h' vertical axis and centred in the area between the magnetic stripe and the top edge of the card
Values	The value 'European health insurance card' is written in a European Union official language
Format	Font 'Verdana true type' or equivalent, in capitals and regular style, 7 point size when on the front side and 6 point size when on the reverse side, white, with character width compressed to 90 % of normal size and 'normal' position and spacing of characters
Length	40 characters
Remark	The precise wording of the name in the language of the issuing Member State is a Member State responsibility only

3.4.2. Caption

Field name	Caption
Description	The caption identifies the meaning of a data field
Position	On the top of each of the personal data fields
	Left alignment for the captions on the left side of the card and right alignment for the captions on the right side of the card
Values	The values are written in a European Union official language and are set as follows (using English as the base text):
	1. (No caption for the form identifier)
	2. (No caption for the issuing Member State ID number)
	3. Name
	4. Given names
	5. Date of birth
	6. Personal identification number
	7. Identification number of the institution
	8. Identification number of the card
	9. Expiry date
Format	Font 'Verdana true type' or equivalent, in italic and regular style, 5 point size, white, with character width compressed to 90 % of normal size and 'normal' position and spacing of characters.
	Line spacing of 2 points plus character size
Length	As needed by each of the above fixed values
Remark	Each caption is unambiguously identified by a number, in order to allow card superposition in different languages.
	The precise wording of the caption values in the language of the issuing Member State is a Member State responsibility only

3.4.3. Issuing State

Field name	Issuing State ID number
Description	Identification code of the card issuer's State
Position	Field 2: centrally positioned within the European mark with a white square 4 mm high and 4 mm wide
Values	The 2 digit ISO country code (ISO 3166-1)
Format	Font 'Verdana true type' or equivalent, in capitals and regular style, 7 point size, black, with character width compressed to 90 % of normal size and 'normal' position and spacing of characters
Length	2 characters
Remark	The code 'UK' will be used instead of 'GB', the standard ISO code for United Kingdom. One single code will be used for each Member State

3.5. Personal data elements

The personal data elements have the following common characteristics:

- compliance with EN 1387 with regard to the character set: Latin alphabet No 1 (ISO 8859-1),
- if there is a need to abbreviate elements due to the limited number of spaces, this must be indicated by a full stop.

Data will be laser or thermal-transfer printed or engraved but not embossed.

Each data element will be placed in the data field according to the schemes below.

3. Name
ABCDEFGHIJKLMNOPQRSTUVWXYZABCDEFGHIJKLMN
4. Given names
ABCDEFGHIJKLMNOPQRSTUVWXYZABCDEFGHI
5. Date of birth 6. Personal identification number
DD/MM/YYYY 12345678901234567890
7. Identification number of the institution
1234567890 - ABCDEFGHIJKLMNO
8. dentification number of the card 9. Expiry date
12345678901234567890 DD/MM/YYYY

Figure 3: front side model for the data field

3. Name

ABCDEFGHIJKLMNOPQRSTUVWXYZABCDEFGHIJKLMN

4. Given names 5. Date of birth ABCDEFGHIJKLMNOPQRSTUVWXYZABCDEFGHI DD/MM/YYYY 6. Personal identification number 7. Identification number of the institution 12345678901234567890 1234567890 - ABCDEFGHIJKLMNO 8. Identification number of the card 9. Expiry date 12345678901234567890 DD/MM/YYYY

Figure 4: reverse side model for the data field

3.5.1. Form identifier

Field name	Form identifier
Description	The name of the form which is replaced by the card
Position	 Field 1: — when on the front side, below the horizontal guiding line 'd', and on the left of the vertical guiding line 'c', — when on the reverse side, symmetrically located along the 'g' vertical axis and aligned centrally with the free area In both situations, it is positioned within a white rectangle 4 mm high and 10 mm wide.
Values	 'E-111' as an entitlement to immediate health care benefits 'E-111 +' as an entitlement to necessary health care benefits 'E-111 B' as an entitlement, in Belgium, limited to hospitalisation
Format	Font 'Verdana true type' or equivalent, in capitals and regular style, 7 point size, black, with character width compressed to 90 % of normal size and 'normal' position and spacing of characters

Field name	Form identifier
Length	Six characters, the second being a hyphen
Remark	After the alignment of rights between all insured persons has been ensured by the appropriate amendments to Regulations (EEC) No 1408/71 and (EEC) No 574/72, this field will be used only for the value 'E-111 B'

3.5.2. Card holder-related data elements

Note that the card holder may not be the insured person but a beneficiary as the card is individual.

Field name	Name of card holder
Description	The surname of the card holder as used in the issuing Member State
Position	Field 3
Values	
Format	Font 'Verdana true type' or equivalent, in capitals and regular style, 7 point size, black, with character width compressed to 90 % of normal size and 'normal' position and spacing of characters Aligned to the left border Line spacing of 3 points plus character size
Length	Up to 40 characters
Remark	The surname field may includes titles, prefix or any other name supplement or prefix

Field name	Given name(s) or middle name(s) of card holder
Description	The first (and middle) name(s) of the card holder as used in the issuing Member State
Position	Field 4
Values	
Format	Font 'Verdana true type' or equivalent, in regular style, 7 point size, black, character width compressed to 90 % of normal size and 'normal' position and spacing of characters Aligned to the left side Line spacing of 3 points plus character size
Length	Up to 35 characters
Remark	The given name field may include initial(s)

Field name	Date of birth
Description	The date of birth of the card holder as used in the issuing Member State
Position	Field 5
Values	DD/MM/YYYY, where D stands for day, M for month and Y for year
Format	Font 'Verdana true type' or equivalent, in regular style, 7 point size, black, character width compressed to 90 % of normal size and 'normal' position and spacing of characters Aligned to the left side when on the front side of the card, but to the right when on the reverse one Line spacing of 3 points plus character size
Length	10 characters, including a slash between each group
Remark	_

Field name	Personal identification number of card holder
Description	The personal identification number detail used by the issuing Member State
Position	Field 6
Values	See applicable personal identification number
Format	Font 'Verdana true type' or equivalent, in regular style, 7 point size, black, with character width compressed to 90 % of normal size and 'normal' position and spacing of characters Aligned to the right border when on the front side of the card, but to the left when on the reverse one Line spacing of 3 points plus character size
Length	Up to 20 characters for the ID code
Remark	The personal identification number of the card holder or, when no such number exists, the number of the insured person from whom the rights of the card holder derive Personal attributes, such as gender, status of family member, cannot be assigned a dedicated field on the card. They can, however, be included within the personal identification number

3.5.3. Competent institution related data elements

Field name	Name of the institution
Description	The 'institution' is the competent institution of insurance or residence as defined in Annexes 2 and 3 to Regulation (EEC) No 574/72
Position	Field 7, part 1
Values	The acronym of the institution is provided instead of the full name

Field name	Name of the institution
Format	Font 'Verdana true type' or equivalent, in regular style, 7 point size, black, with character width compressed to 90 % of normal size and 'normal' position and spacing of characters
	Field 7 is aligned to the right border and part 1 is to the right of part 2
	Line spacing of 3 points plus character size
Length	Up to 15 characters
	Two spaces and an hyphen will separate part 1 from part 2
	The length of this part can be extended as far as the length of part 2 can be reduced
Remark	The acronym is provided as a means to detect a possible data capture problem in the identification code of the institution (field 7, part 2) and thus ensure quality control of the identification number of the institution
	The full name of the institution will be provided on the basis of the acronym or the identification code of the institution e.g. by an online tool available on the Internet
	No full stop will be used in the acronym
Field name	Identification number of the institution
Description	Identification code awarded nationally to the 'institution', namely the competent institution of insurance or residence as defined in Annexes 2 and 3 to Regulation (EEC) No 574/72
Position	Field 7, part 2
Values	See national code list of competent institutions

Font 'Verdana true type' or equivalent, in regular style, 7 point size, black, with character width

Complementary up-to-date and historical information which may be required for communicating with the institution could be made available on the Internet thanks to a knowledge centre tool.

The competent institution may be different from the liaison body or the organisation in charge of the cross-border reimbursement as well as from the organisation in charge of technically issuing

compressed to 90 % of normal size and 'normal' position and spacing of characters

Field 7 is aligned to the right border and part 2 is to the left of part 1.

Line spacing of 3 points plus character size

the European health insurance card. This information could also be made available on the Internet thanks to a knowledge centre tool

Between 4 and 10 characters

3.5.4. Card related data elements

Format

Length

Remark

Field name	Logical identification number of the card	
Description	Logical individual number aiming at uniquely identifying the card and assigned to each card by the card issuer. It is made up of two parts, the issuer identifier number and the serial number of the card	
Position	Field 8	

Field name	Logical identification number of the card		
Values	The first 10 characters identify the card issuer in compliance with standard EN 1867 of 1997. The last 10 digits constitute the unique serial number.		
Format	Font 'Verdana true type' or equivalent, in regular style, 7 point size, black, with character width compressed to 90 % of normal size and 'normal' position and spacing of characters		
	Line spacing of 3 points plus character size		
Length	20 characters (with leading 0 as needed in the 10 digits used for the unique serial number of the card)		
Remark	For assigning an issuer identifier number, an ad hoc registration procedure may be used, instead of the official one as defined in standard EN 1867, in the Member States which issue European health insurance cards without an electronic component		
	This logical card ID number must enable the information carried by the card to be checked against the information held by the issuing organisation for the same logical number, for example in order to reduce the risk of fraud or to identify errors in data entry when processing the information of the card for claim reimbursement purposes		
Field name	Expiry date		
Description	End date of the entitlement to receive health care during a temporary stay in a Member State other than the insuring Member State		
Position	Field 9		
Values	DD/MM/YYYY, where D stands for day, M for month and Y for year		
Format	Font 'Verdana true type' or equivalent, in regular style, 7 point size, black, with character width compressed to 90 % of normal size and 'normal' position and spacing of characters		
	Aligned to the right border		
	Line spacing of 3 points plus character size		
Length	10 characters, including a slash between each group		
Remark	A Member State will be entitled to claim reimbursement for health care costs provided during the validity period of the card, although the entitlement period may be different from the validity period of the card.		

3.6. Security requirements

All security measures remain the full responsibility of the card issuer, who is best placed to assess threats and implement appropriate counter-measures.

When placed on the reverse side of a national card, the European card will benefit from all security measures applied to the national card. As an additional security measure, it is, however, suggested that some data have the same values on both sides of the card.

Should other elements than those specified above be considered as required security measures (e.g. a picture of the card holder's face), then they will be applied on the other side of the card.

ANNEX 2

MODEL OF THE PROVISIONAL CERTIFICATE REPLACING THE EUROPEAN HEALTH INSURANCE CARD

1. Introduction

The European health insurance certificate (called 'the certificate' hereafter) may be provided to the insured person, on request only and as a provisional replacement for the European card.

The certificate is identical in format in all Member States and contains, in the same order, the same data as the European card (fields 1 to 9) as well as data for certifying the origin and validity of the certificate (fields (a) to (d)).

2. Model of certificate

See next page.

CERTIFICATE PROVISIONALLY REPLACING THE EUROPEAN HEALTH INSURANCE CARD

as defined in Annex 2 to Decision No 190 of 18 June 2003 concerning the technical specifications of the European health insurance card			
Form identifier		Issuing Member State	
1. E		2.	
Card holder-related information			
3. Name:			
4. Given names:			
5. Date of birth:			
6. Personal identification No:			
Competent institution-related information			
7. Identification number of the institution:			
Card related information			
8. Identification No of the card:			
9. Expiry date:			
Certificate validity period		Certificate delivery date	
Certificate validity period (a) From: \(\bigcup \langle \bigcup \big		Certificate delivery date	
(a) From:/		(c)	
(a) From:/		(c) Signature and stamp of the institution	
(a) From:/		(c) Signature and stamp of the institution	
(a) From:/		(c) Signature and stamp of the institution	
(a) From:		(c) Signature and stamp of the institution	
(a) From:	propean card and related t	(c) Signature and stamp of the institution (d)	
(a) From:	ropean card and related t	(c) Signature and stamp of the institution	
(a) From:	ropean card and related t	(c) Signature and stamp of the institution (d)	
(a) From:	ropean card and related t	(c) Signature and stamp of the institution (d)	
(a) From:	ropean card and related t	(c) Signature and stamp of the institution (d)	
(a) From:	ropean card and related t	(c) Signature and stamp of the institution (d)	