

Health Matters in the TRNC

There is NO equivalent to the National Health Service in the TRNC. All Medical and Dental treatments are at the cost of the patient and charges vary from one practitioner to another. Doctors and Dentists issue prescriptions but such medicines are payable at cost by the patient. If you are receiving a regular prescription in the UK please take care to check the availability and cost of any medicines you may require.

There are plenty of good doctors, dentists and hospitals, both state and private, in the TRNC, along with other health professionals. The standard of care is generally good to excellent, but it is different from what we expect in the UK.

A British citizen, with an up to date European Health Insurance Card, visiting Cyprus as a tourist, can be treated in a Republic of Cyprus state (not private) hospital and the bill should be paid by the UK. This does not apply in the TRNC.

Hospital details in the TRNC are shown on [this link](#).

One of the organisations is TULIPS. This is an organisation dedicated to providing support and advice for cancer sufferers and their families. It is recommended that anyone diagnosed with cancer should initially speak with Tulips. The cost and quality of treatment varies so much in the TRNC that a call to them can prove beneficial. They have help line contacts as follows:

Jane Matter 0542-8826063 or Pam Kennedy 0542-8839100

Further information can be provided on the following links.

[TULIPS - English website](#)

In case of emergency there is a good ambulance service, thanks to the hard work and dedication of several volunteers and professionals. The number to ring for an ambulance is 112. Be aware that there is no post code generated satellite navigation system nor freely available street

maps so you may need a friend to meet with the ambulance and guide it to you, if you are not near to a well known location.

Many minor injuries are treated quickly and without cost in the emergency room of the state hospitals. It is local practice that the first port of call during an illness is the local pharmacist who provides free advice, or will recommend a visit to a doctor.

There is not a wide spread 'General Practitioner' system in the TRNC, although [Kamiloglu Hospital](#) (also known as Kyrenia Medical Center) in Girne is introducing the service, and offering BRS members a registration facility. Kamiloglu Hospital is also introducing a GPS ambulance system for registered patients.

If you have a known particular ailment you can go directly to a consultant for that condition. You will be expected to look after your own X Rays, MRI Scans etc. Most hospitals have a range of specialists but at present there is no oncologist in the TRNC (Another good reason to have private health insurance).

If admitted to hospital it is usual for a carer to be present to help the patient get to the toilet etc and to provide additional needs. In State owned hospitals it is also usual for the carer to obtain required drugs from a nearby pharmacy.

There are numerous dental surgeries, many of which have ultra modern equipment. If you join the British Residents Society (BRS) you may get discounts reductions in fees.

Many people prefer to return to the UK for treatment. Before making that decision you ought to be aware that there are rules for NHS treatment for overseas residents. Information on this is provided on [this link](#).

Emergency Health Insurance

ESTA can now offer its clients a brand new policy that covers a whole range of injuries and medical conditions from car accidents, severe hypertension, heart attacks, organ failures, broken bones and a whole range of other medical disorders at the emergency stage and pays treatment up to the value of your policy until the stability stage is reached.

FEATURES

- Anyone between ages of 2-70 living in the TRNC are eligible but children can only have it if parents also have it
- A health declaration must be completed before the insurance policy is produced.
- Policy period is 1 year and Premium is a one off yearly premium.
- Assistance service for insured customers will be provided by the IPA ISTANBUL Office.
- Policies shall be supported by our call center which renders service 24/7 in Turkish, English and German languages.
- The Emergency Health Insurance is valid in the Turkish Republic of North Cyprus and in the Republic of Turkey.

Emergency Situations are detailed below and will cover you in North Cyprus and Turkey: No cover is offered in South Cyprus.

1. Traffic Accident: Injury to organs or limbs due to an accident. Any traffic situation as long as no alcohol was involved will be covered.

2. Heart Attack: Necrosis, severe chest pain, blood pressure problems and shock as coronary arteries are incapable of transferring sufficient clean blood to the relevant areas due to an occlusion in the circulation system. The emergency situation – stability part will be covered.

3. Arrhythmias: Clinical conditions based on irregular pulses.

4. Hypertension Crises: Crises due to blood pressure so high as to risk function disorders in heart, brain or kidney. E.g. bee sting, pollen, etc.

5. Acute Respiratory Problems: Respiratory distress after contraction and depression of pulmonary air ways due to allergic reasons.

6. Life Threatening Injury: Serious tissue damage due to any traumatic (impact based) injury.

7. Life Threatening Fall: Serious traumatic (impact based) tissue damage suffered when one falls from a higher altitude to a lower one.

8. Life Threatening Occupational Accident: All kinds of tissue damage suffered when one works in one's job provided it is not a high risk job.

9. Limb Dismemberment: Dismemberment of any limb from one's body generally due to a trauma.

10. Electric Shock: Any damage (sometimes permanent) to one's skin, subcutaneous parts, veins and tissues because of exposure to high electricity voltage.

11. Freezing, Frostbite: Any damage (sometimes permanent) to one's skin, subcutaneous parts, veins and tissues because of exposure to excessive cold.

12. Burns, Heat Strokes: Any damage (sometimes permanent) to one's skin, subcutaneous parts, veins and tissues because of exposure to excessive heat.

13. Traumatic Eye Burning: A serious ocular tissue damage.

14. Choking: All pathologies arising as respiratory tract is completely obstructed by fluid.

15. Life Threatening Poisoning: Life threatening poisoning by respiratory or digestive intake of substances with poisonous characteristics such as foods, drugs, heavy metals etc. or those substances which can become poisonous due to degradation.

16. Anaphylactic Conditions: Allergic conditions which shock a patient and are characterized by seriously low blood pressure and respiratory distress. Penicillin allergy, scorpion stings, snake bites, etc.

17. Bone Breaks or Fractures: Integrity loss and fracture of bones due to impacts, lack of calcium or bone tumor.

18. Lower Extremity Dislocations: Loss of skeletal system integrity due to dislocations.

19. Conditions Causing Loss of Consciousness: Any condition causing loss of consciousness such as epilepsy crises, sudden drop of blood pressure, severe migraine, change in blood sugar rate, etc. If you are diabetic, you must disclose this on the declaration and this will not be covered.

20. Sudden Paralyzes: Loss of motion in 1, 2 or 4 limbs or dysfunction of organs normally moved voluntarily often due to vascular reasons.

21. Diabetic Coma: Unconscious states due to diabetes resulting in a necessity for artificial operation of bodily functions. This is covered as long as its declared on the forms.

22. Uremic Coma: Unconscious states due to a metabolic dysfunction of the blood urea or nitrogen resulting in a necessity for artificial operation of bodily functions.

23. Acute Massive Bleeding: Sudden and transient extreme bleeding such as bleeding of internal organs or limbs due to an accident or artery damage.

24. Meningitis, Encephalitis: Meningitis, encephalitis, brain abscess (cerebrum and cerebral cortex infections)

25. Fever above 39°C (in the axillary region): Increasing body temperature due to reactive struggle against infections of bacterial, viral or fungal reasons. Fever below this will not be covered.

26. Foreign Object in the Respiratory Tract: Presence, due to an accident or external factors, of a foreign object in one's respiratory tract which obstructs breathing.

27. Foreign Object Likely to Obstruct the Digestive Tract: Presence, due to an accident or external factors, of a foreign object in one's digestive tract which obstructs passage of foods.

28. Severe Eclampsia: The condition also known as toxemia of pregnancy, which is characterized by high blood pressure, protein loss and severe vomiting.

29. Perforations: Any internal organ perforation due to any reason.

30. Acute Abdominal Conditions: Acute appendicitis, gastric perforation, intestinal knot, intra-abdominal infection.

There are 3 choices of cover, Bronze offering 10,000 TL, Silver offering 25,000 TL and Gold offering 50,000 TL.

From aged 2 to 59, the price is 130 TL per year for Bronze, 250 TL for Silver and 380 TL for Gold. Aged 60 – 64, the price increases by 15 % and aged 65 – 70, the price increases by 20%.

So for a person aged 67 wishing Gold Cover, the price will be 456 TL.

Policies will all be produced in English. Contracts for direct payments are already in place with Near East and Kolan hospital and the call centre usually advise attending these private hospitals rather than the State hospital but obviously where you are taken depends on the emergency and where it happens.

The product is not about ongoing illnesses and/or pre existing conditions being treated, it is just about getting you stable in an emergency. E.g. If you had a heart attack, it would cover you being rushed to hospital and treated until you are stable up to the value of your policy cover. After that cover amount has been exhausted then you are responsible for further payments. If they tell you that you are stable but you need an operation 4 weeks later for a heart bypass, then that would not be covered. That would be your own responsibility.

With your choice of 10,000, 25,000 or 50,000 TL of cover the price is only 130 TL, 250 TL OR 380 TL respectively. The policy is valid up to aged 70 and aged 60 – 64 should add 15% to the price and aged 65 – 70 should add 20% to the price. The application is simple and the policy can be live within a few hours.

Contact details: 0392 444 3782 or email info@estainsurance.com