



ARPO NEWS

Association of Retired Police Officers
Costa Blanca South

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Meeting Report

Minutes of the ARPO meeting held at Sacko's Bar Wednesday 10th September 2008. 39 members were present and 2 new members introduced themselves.

Members were updated on the medical condition of Andy Bassett who had recently spent 2 sessions in hospital with a heart problem. Andy is now at home and progressing well and we wish him a speedy recovery.

Ruby Corney's flowers on display for members to see she has just celebrated her 89 birthday.

Thanks to Angie and her helpers in the book club who have raised another 16 euro's. It all goes into the bank to earn interest.

Treasurer's report

In the absence of Loll Bielby George Patterson report our financial state which is very healthy. We now have a 600 euro bond which pays us 4% matures in November. In a second deposit account we had 1300 euro's.

Social functions

The summer Forchett at Portico Mar again. What can we say members said it was the best yet? The staff did an excellent job and we showed our appreciation in the usual way.

We had an auction of table flowers which enabled us to give 100 euro's to Ron Burk for the Help for Hero's charity. George Patterson then gave a vote of thanks to Mike and Linda Peters for organising another first class event.

Jim Wood then commented on the cost of living has increased. So the price we pay at Portico Mar is excellent value it would cost double elsewhere.

Committee members

Outlined that at the AGM Jim Wood will be standing down as chairman so we need to replace him and it's a good time to announce this and think about his replacement. We do need some new blood new ideas etc so give it some thought.

John Bryant who was an original member when NARPO was formed and was the first Secretary then made an impassioned plea to the members to support the club. The committee does an outstanding job and what we have here is better than many mainland UK branches. He wished us every success in the future please support the club.

Then discussed dual taxation and you now have to apply online for your OAP pension.

Covered the need to obtain your medical certificate to go with your driving licence and it also applies to holders of a UK licence.

Keith Giles then outlined the new law that requires every mobile phone to be registered and if not they will be blocked. You can do this via your provider. This should be done by October 2009.

Mike Peters later added that the procedure was very simple, just take your phone and some form of photographic ID in to a Movistar or Telefonica shop. They produce a form which you sign and that's it. It applies to all Spanish mobile phones.

It was then outlined that during the last two months we have weeded the membership (those members who had not renewed their subscriptions had been removed from the register) and we need to remind people please pay your subs.

They are payable in January or if non resident please pay at your earliest visit. The web site has been updated.

The advantages are if you are paid up you can sign the book and enter the 25 euro draw. You can come to social events as a member if not you would have to be invited.

10 euro's a year is a good deal all the money goes towards the social events.

Request for help with the Christmas squares draw. Fred and Dreena Wharton then kindly volunteered to take this on.

Winner of the 25 Euro draw was no 25 Bob Morgan.

Health Insurance

The following e-mail messages cover the latest situation regarding cover for non-Spanish residents in Spain.

Dear Earl Howe,

Thank you for your letter of 8th July to Mark Malloch-Brown enclosing correspondence from Mr Bill Bridges of Urb Las Ramblas, Avenida Las Ramblas de Oleza 763, 03189 Orihuela Costa, Alicante about healthcare in Spain.

The United Kingdom will in certain circumstances consider issue of a Form E106 to cover the cost of healthcare following a person's decision to move to another member State to live. Issue of this form is based on the payment of National Insurance (NI) contributions to the UK over the three year period immediately prior to the date when UK residency terminates and can give entitlement at UK cost up to 2.5 years healthcare in the other Member State. The UK is the only Member State that covers pre-retirees in this way.

We are aware of the recent announcement by the Valencian authorities around changes to the way that British ex-pats access the local healthcare system. The UK and Valencian authorities are working on a new scheme whereby health cover can be made available by paying a monthly contribution. Although we cannot confirm any details yet, a press release will be issued by the Foreign and Commonwealth Office once exact details on the new scheme are known.

The NHS is a residence-based healthcare system which is primarily for the benefit of anyone who is legally resident in the UK. It is not based on British nationality or the previous payment of taxes to the UK. Spain on the other

hand has a contribution based system. This means that unless someone is in receipt of a benefit from the UK, they should be paying Spanish NI contributions to be entitled to state healthcare there. Healthcare systems vary across Europe and former UK residents may have to pay a proportion of the cost of treatment in the state sector which they would otherwise receive free of charge in the UK. In conclusion, as the Valencian government has seemingly taken a decision which is in line with EU regulations, Mr Bridges' only option would appear to be to take out some sort of private insurance until he is either able to access healthcare through the scheme mentioned above or until he is in receipt of a UK state retirement pension. I hope this reply is helpful.
Yours ever Dawn DAWN PRIMAROLO

I realise that this reply is not all that you might have hoped for. Nevertheless, I hope you will agree that it at least clarifies the legal position and is helpful in so far as it confirms that the Government have not been idle in relation to the concerns which you raised with me. We must now await the promised announcement from the FCO which looks set to provide a practical way forward, even if it does not deliver the kind of reciprocity which you have argued for. I send my best wishes to you and very much hope that you will find it possible to obtain satisfactory health cover, and health care, without prohibitive expense.
Yours sincerely Frederick Howe
Earl Howe, Opposition Spokesman for Health, House of Lords)

Dear Earl Howe,
Many thanks for your reply. Obviously the response from both the UK and Spanish authorities will fall far short of the status quo that existed on July 4th this year, as it relates to British early retirees here in the Valencian Region. We can only wait and see the full effect, once the decisions have been made.

I wonder if I could impose on your good offices regarding two particular points that arise.

(a) Ms Primarolo states -
'unless someone is in receipt of a benefit from the UK, they should be paying Spanish NI contributions to be entitled to state healthcare there.'

The first matter is this: When we got here we were not permitted to pay into the Spanish system. That option was not available. Healthcare was provided at no cost and that was that. This particular stance by the Valencian authorities has not been addressed by anyone at all so far.

This then leads to the second point. In relation to Ms Primarolo's statement above -

Is it possible to find out the rationale behind this? It seems very strange to me that the UK authorities are content to pay some benefits to non UK resident early retirees, but at the same time, refuse help to others, just such as us affected here. All we did was to take up the Valencian offer of free health care (as part of their drive to get us here) and now find that they have arbitrarily removed it without any consultation whatsoever. Surely in these circumstances we are right to look to our own Government for more support than they are, at present, prepared to offer.

(b) Ms Primarolo also states
'Mr Bridges' only option would appear to be to take out some sort of private insurance until he is either able to access healthcare through the scheme mentioned above or until he is in receipt of a UK state retirement pension.'

I am already sick and receiving ongoing treatment, as is my wife. The availability of this treatment will soon cease. There are NO insurance companies willing to accept us with pre existing conditions, and to cover those conditions.

Is Ms Primarolo and the UK Government unaware of this, and really prepared to leave us, and many, many more here in similar situations, with no healthcare at all, unless we can afford to pay whatever any providers (including the Valencian authorities) choose to charge?

Once again, I thank you for your response and I do hope that you can look into and raise these points on behalf of myself, and the some two hundred other British Expats on behalf of whom I also speak.

Yours sincerely Bill Bridges

Forthcoming Social Functions

Wednesday 22nd October, 2008 at Donna Isabel in San Miguel. Please contact Ron or Barbara Burk to make a reservation and choice of menu. Tel. 966 765934

Bread, Tomato salsa and Salad

Starters Cold Meats and Cheese

Cream of Mushroom Soup

Lentil Stew

Muricana Salad (tomato, black olives, Egg and tuna fish)

Main Sole in Batter

Cod in Breadcrumbs with Andaluza Sauce (Tomato based)

Grilled Turkey Breast

Pork Escalope

Dessert Almond Cake

Profiterole Cake

Coffee

½ drink per person i.e. ½ bottle wine, water, beer

13.00 Euros per person

Looking ahead 14th February, 2009 Valentines Day is a Saturday so we are arranging a dinner dance and looking to book Mike Moran to entertain us. It is likely that we shall be using the standard menu.

Venue naturally will be Portico Mar Restaurant.

Mike Peters has already started taking reservation so be sure to get your names down early for this event as it will no doubt become fully booked quickly.