

#### Healthcare explained

## Access to the NHS in England if you live in the EU

### I live and work in an EU country

If you are visiting the UK from an EU country and you fall ill or have a medical emergency during your temporary stay in England, you can use a valid European Health Insurance Card (EHIC) issued by your home country to access healthcare.



Your EHIC also covers you for the treatment of pre-existing medical conditions and for routine maternity care, providing the reason for your visit is not specifically to give birth or receive treatment.



The EHIC is not an alternative to travel insurance. It will not cover any private medical healthcare, being flown back home, or lost or stolen property. Ensure you travel with both.



If your EHIC has been **lost or stolen** during your visit to England and you need a replacement, then you should **contact the relevant organisation** in your home country to request a **Provisional Replacement Certificate** (PRC).



If you do not have an EHIC and cannot obtain a PRC, you may have to pay for treatment. You will be charged at 150% of the national NHS rate

# I live in the EU and I am not eligible for a EHIC issued by my country of residence

Because the NHS is a residency-based system, under NHS rules UK nationals who move abroad on a permanent basis lose their entitlement to free NHS healthcare.

You should take out appropriate travel insurance when visiting the UK, as you would when visiting any other country. **Any treatment you may have to pay for will be charged at 150% of the national NHS rate.** 

Accident and emergency treatment and GP appointments are free to all regardless of residency entitlement.

#### These include:

- ✓ A&E services not including emergency treatment if admitted to hospital
- Treatment for most infectious diseases

If you return to the UK permanently and you are ordinarily resident, you will be able to access NHS care without charge.



