

Overseas visitors: paying for healthcare



Information for patients

Are you a non-UK resident? If you are visiting the UK, are not ordinarily resident or do not have settled status, you may have to pay for your healthcare. This leaflet provides information for visitors from the European Economic Area (EEA) and non-EEA countries.

The NHS in England is a residence-based system. This means that not everyone is entitled to free NHS hospital treatment. An overseas visitor is any person who is not 'ordinarily resident' in the UK.

If you think that you are exempt from charges, a member of our NHS Overseas Visitors Team will ask you to provide evidence to confirm that you are eligible to have free NHS treatment. We are required by law to do this.

We will ask you the following questions:

- Do you have a non-UK European Health Insurance Card (EHIC), Provisional Replacement Certificate (PRC) or S2/E112/S1/A1 (bilateral/reciprocal arrangement)?
- Where have you lived for the past six months or more?
- Do you have indefinite leave to remain in the UK or EU settled or pre-settled status?
- Do you have a valid visa or leave to enter or remain in the UK?
- Have you paid the health surcharge or are you exempt or waived from paying it?

Visitors from the European Economic Area (EEA)

If you fall ill or have a medical emergency during your temporary stay in England, then you will need to produce a valid European Health Insurance Card (EHIC) issued by your home country. If you can't show a valid EHIC, you may be charged for your treatment.

If your EHIC has been lost or stolen during your visit to England and you need a replacement, you will have to 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 your NHS treatment at 150% of the NHS standard rate.



Visitors from a non-EEA country

You need to ensure you are covered for healthcare through personal medical or travel insurance for the duration of your visit, even if you are a former UK resident. If you need NHS treatment and you have not arranged insurance, you will be charged upfront unless an exemption category applies to either you or the treatment.

How to pay for treatment

If you are not entitled to free NHS treatment and your treatment has already started (in accordance with current overseas visitors hospital charging regulations), you will have to pay for your treatment and the full cost of any prescribed medication. You will be asked to sign an 'Attendance and Undertaking to Pay' form.

We prefer you to pay by 'Bank Automated Credit System' (BACS). The BACS can transfer funds between banks in a more efficient way. We also accept credit and debit cards and cash payments.

If you have travel insurance, you will have to pay for your treatment first and then reclaim it back from your insurance company later. If for any reason you require further treatment, additional charges will be made.

Immediately necessary treatment and maternity services

If the treatment you require is deemed by the clinician to be immediately necessary or urgent, it will not be withheld and will go ahead without delay. However, you will still be charged for the treatment if no exemption category applies to you. If you do not pay before treatment, charges will be made after your treatment and you will be required to pay.

All maternity services – including routine antenatal treatment – are regarded as immediately necessary. If you require any maternity services, we will provide these to you. You will be required to pay any outstanding charges afterwards if no exemption category applies to you.

For further information

To discuss your circumstances please contact our NHS Overseas Visitors Teams at King's College Hospital on **020 3299 5858** or **kch-tr.overseasvisitors@nhs.net** or at Princess Royal University Hospital on **01689 865882** or **kch-tr.br-overseasvisitorsteam@nhs.net**

Visit the **NHS website** to find further information on how to access different types of healthcare when you are visiting England from overseas and whether you might need to pay. Search 'how to access NHS services in England'.

Visit **GOV.UK** for further advice and guidance on NHS entitlements for migrants and information in other languages. Search 'NHS entitlements for migrants'.

PALS

The Patient Advice and Liaison Service (PALS) is a service that offers support, information and assistance to patients, relatives and visitors. They can also provide help and advice if you have a concern or complaint that staff have not been able to resolve for you. They can also pass on praise or thanks to our teams.

PALS at King's College Hospital, Denmark Hill, London SE5 9RS

Tel: **020 3299 3601**

Email: **kch-tr.palsdh@nhs.net**

PALS at Princess Royal University Hospital, Farnborough Common, Orpington, Kent BR6 8ND

Tel: **01689 863252**

Email: **kch-tr.palspruh@nhs.net**

If you would like the information in this leaflet in a different language or format, please contact our Communications and Interpreting telephone line on 020 3299 4826 or email kch-tr.accessibility@nhs.net



