

Is my NHS treatment free of charge?

At the heart of the NHS and that of every Trust across the country is the core principle that healthcare is available for everyone and free at the point of use. This notion has stood true since the establishment of the NHS in 1948, however with the release of new legislation, Trusts are now increasingly obligated to recoup costs from patients considered as overseas visitors.

Who is considered an Overseas Visitor?

We understand that your visit to our services may be very stressful for you and would like to make it as easy as possible when it comes to your understanding of the information that may be required by our staff to establish entitlement to NHS services. NHS treatment is free to people classed as ordinarily resident in the UK.

Determining residency isn't as straight forward as where you were born, payment of UK taxes, National Insurance contributions, being registered with a GP, having an NHS Number, having a British passport or owning property in the UK.

To be considered ordinarily resident, you must be living in the UK on a 'lawful and properly settled basis for the time being' – you may be asked to prove this. Overseas visitors seeking healthcare while in England may be interviewed by one of the overseas visitors' team, who will ask for various documents in order to demonstrate lawful and current residence in the UK, which entitles you to use the NHS free of charge. Documents requested include items such as your residence permit, passport and visa, utility bills, European Health Insurance Card, payslips, proof of benefits and council tax bill.

For those that are visiting England and are not entitled to healthcare from the NHS, medical treatment will only be provided without advance payment if deemed clinically urgent or immediately necessary and payment will be required once your treatment has concluded.

The Department of Health Overseas Charging Regulations place the **responsibility** on individuals to prove entitlement to free NHS treatment. We would ask for your co-operation in providing the evidence requested, to avoid your liability for the cost of any treatment provided to you now or in the future.

No charge for NHS care

Visitors from the EEA and Switzerland

If you are a visitor from the EEA, you will need to present a valid European Health Insurance Card (EHIC), Provisional Replacement Certificate (PRC) or other healthcare documents (such as S2 or S1 forms) or you may be charged for your care.

If you don't have an EHIC card you can apply for one from the country where you normally live through www.ehic.europa.eu and selecting your national flag.

It is also possible to get a Provisional Replacement Certificate (PRC) if you don't have your EHIC, this is an emergency document and will provide the same level of cover as the EHIC and is normally dated for the period of your visit to the country. Please contact your national healthcare provider or authority in your home country to apply for a Provisional Replacement Certificate (PCR).

Who maybe Chargeable for NHS care?

Visitors from the Rest of the World

If you are visiting the UK from a non-EEA country, you need to ensure you are covered for healthcare through personal medical insurance for the duration of your visit, even if you are a former UK resident. This is a requirement of your entry conditions to the country.

If you are coming for more than six months, you may need to pay the **Immigration Health Surcharge** as part of your visa application. This means you will receive treatment on the same basis as an ordinary resident of the country.

Should you need NHS treatment and you have not arranged insurance, or paid the health surcharge, you will be charged at 150 per cent of the standard NHS rate, unless an exemption category applies to either you or the treatment.

Overseas Students

If you are a student you will require an EHIC card (EEA students only), a copy of your Passport and Visa, Biometric Residents Permit (BRP), proof of travel insurance, or Immigration Health Surcharge to cover your whole stay in the

UK. We will also require a letter from the UK school, college or university you are studying at confirming that you are on a course there, and whether it is a full or part-time course, how long it is for and also confirmation of your attendance rate.

Chargeable Patients

If we are unable to ascertain your entitlement to free NHS treatment, or find that you are a chargeable patient, you will be asked to make payment for your treatment costs. This payment will be based on your initial clinical diagnosis and we will try to provide you with an estimate of the cost in advance. Please be aware that this can vary as the treatment progresses. You may also, at this stage, be asked to make an advance deposit payment.

Immediately necessary or urgent services, including maternity services

– Clinically assessed immediate, urgent and maternity care will not be withheld on the basis of ability to pay even though you remain liable for the treatment cost. If you are insured please see the section below (Insured Patients).

Non-urgent or elective treatment – We are required by law to withhold treatment from chargeable overseas visitors until the estimated full cost of the service has been paid. This decision will be based on clinical opinion.

Insured Patients – Should your medical expenses be covered by travel or health insurance you may not need to pay at the time of your treatment but we will need to assess this based on the information available to us at the time of your attendance and after consultation with your insurance company. You may also at this stage be asked to make an advance deposit payment. Whilst we will provide you with an estimation of your treatment costs, we will assess the actual costs once you are discharged from our care and issue a final invoice as soon as possible after this. Please note that this may differ from the estimate provided as this will depend on your diagnosis and your treatment pathway. Any overpayment will be refunded once the final invoice has been issued.

Non-Payment – We would ask that you settle your invoice as soon as possible after receiving it. If you have any financial difficulties please let us know so we can work with you to explore payment options. People who have outstanding debts of **over £500** for NHS treatment that are not paid within **two months** of invoicing, may be denied a further immigration application to enter and remain in the UK or to re-enter the UK on an existing one. In the absence of prompt full settlement or a reasonable payment schedule, non-clinical information relating to this debt is provided to the Home Office and

may be used by the Home Office to apply the above rules until the debt is settled.

Exemptions

Reciprocal Healthcare Agreements

The UK has reciprocal healthcare agreements with some non-European Economic Area (EEA) countries.

Within the reciprocal agreements there are a number of variations in the level of free treatment provided to visitors travelling to the UK. Generally, only immediate medical treatment* is to be provided free of charge, to allow the overseas visitor to return home for other needs i.e. follow up treatment or outpatient appointments. Please click on the webpage link below to see if your home country has a reciprocal healthcare agreement with the UK.

<https://www.nhs.uk/.../reciprocal-healthcare-agreements-table.pdf>

**Immediate treatment is defined as to save the patient's life/prevent a condition from becoming immediately life-threatening or needed promptly to prevent permanent serious damage occurring*

Please check with the Overseas Visitors Team to ensure your financial responsibilities are clear and **DO NOT ASSUME** all your treatment will be covered. If you are being treated under a reciprocal agreement and it is terminated during the course of your treatment then you will become liable for all further costs.

If you would like to find out more, please contact our overseas visitors' team via the contact details below:

Tel: 0121 507 3420

E-mail: swb-tr.swbhoverseasvisitors@nhs.net

Further information can be found on:

NHS Choices website

<https://www.nhs.uk/NHSEngland/AboutNHSservices/uk-visitors/Pages/access-services-in-England.aspx>

Department of Health

<https://www.gov.uk/government/publications/guidance-on-overseas-visitors-hospital-charging-regulations>

