Dear

**Your healthcare after Brexit**

The UK is leaving the European Union (EU) on 31 October 2019. The UK Government is working hard to secure a deal covering healthcare arrangements, but this letter provides guidance as to what you should do now if the UK leaves the EU without securing a deal.

We are writing to you because our records show you live in an EU country and as an S1 form holder Brexit may affect your access to healthcare.

This letter gives important information about your access to healthcare.

**Gov.uk living in country guides**

Your situation will depend on the country you are living in. The UK government has published detailed information guides for each EU country.

Go to [www.gov.uk/uk-nationals-living-eu](http://www.gov.uk/uk-nationals-living-eu) to find out about your healthcare cover after Brexit and the actions you need to take.

**No-deal Brexit**

You should be ready for possible permanent changes to how you access healthcare if there is a no-deal Brexit. We are working hard to secure an arrangement with the EU or the country in which you live to continue current healthcare arrangements.

*It is important you think now about your own needs and circumstances. You may need to:*

- Register as a resident under the local rules
- Check with your local healthcare service to understand how your healthcare cover may change
- Consider buying health insurance while you are applying for, or if you are not eligible to join, local healthcare schemes.

Look at your options carefully by checking the gov.uk guide for the country you live in. Go to [www.gov.uk/uk-nationals-living-eu](http://www.gov.uk/uk-nationals-living-eu).

Make sure your important documents are up to date. You should also sign up to email alerts on gov.uk to get updates, as the situation may change over the coming weeks.

**S1 scheme**

At the moment, we understand you get state-funded healthcare under something known as the S1 scheme. The S1 scheme supports certain people, including UK state pensioners, some workers and people receiving UK benefits who live in the EU. This is funded by the UK government and administered by the NHS Business Services Authority.

The UK’s participation in the S1 scheme will continue until at least 31 October 2019. The UK would like to continue this arrangement after leaving the EU. The UK Government has offered to continue paying the country you live in for your healthcare in the event of no deal, just as it does now. However, this depends on the UK making an arrangement with the EU, or with the country you live in.
The online country guides www.gov.uk/uk-nationals-living-eu have all the latest information for countries affected by Brexit.

**Pensions**

If you receive a UK State Pension, your payments will automatically continue after 31 October 2019. Your pension is not affected by the UK leaving the EU.

Your UK State Pension will also be uprated in line with UK increases for 3 years up to and including 2022-23 while you are living in the EU. The government plans to negotiate an agreement with the EU to ensure your State Pension will carry on being uprated in the longer term.

To find out more about how leaving the EU will affect your pensions and benefits, visit www.gov.uk/uk-nationals-living-eu.

**Travelling around the EU and the UK**

If you are planning to visit another country in the EU after Brexit, without an arrangement between the UK and the country you are travelling to, you will not be able to rely on your UK-issued European Health Insurance Card (EHIC). If you are planning to travel to another EU country, you must make sure you have travel insurance that covers you for healthcare.

After 31 October 2019, you will be able to access free NHS care when temporarily visiting England, Scotland and Wales. To access NHS services, you will need to present a copy of your S1 form.

You will also be eligible for NHS care if you move permanently back to the UK (including Northern Ireland).

**Additional support**

In some EU countries the window for applying for local schemes is only a few months. You should not delay taking action to put in place arrangements for your healthcare. While you are putting arrangements in place for your healthcare, the UK Government can provide some support.

If you are mid treatment when the UK leaves the EU, the UK will cover the cost of this course of treatment.

If you need treatment in the country you live in during the first six months after Brexit, and the UK has no arrangements with your country, you may be asked to pay. In these circumstances the UK Government can pay your healthcare provider directly.

If your local healthcare system does not cover your costs while you are applying for a local scheme, the UK Government will also cover this period. You must have applied within local timeframes or no later than six months after exit, whichever is the shortest.

Should you need to organise a payment, you will need to contact us on the number below and give us your healthcare provider’s details.

For more information go to www.gov.uk/uk-nationals-living-eu.

If you need further advice, call us on +44 (0)191 218 1999. Lines are open Monday to Friday 8am to 6pm and Saturday 9am to 3pm (UK time).

Yours sincerely

Michael Brodie
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