



Home Office

# Immigration Health Surcharge

Version 7.0

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# About this guidance

This guidance tells caseworkers about the Immigration Health Surcharge (IHS) and how to consider the IHS as part of an application for immigration permission.

## Contacts

If you have any questions about the IHS policy and your line manager or senior caseworker cannot help, email the Compliant Environment and Enforcement Unit, or AWBS Correspondence for the attention of the IHS policy team for assistance.

If you have any questions about how to calculate, top-up or refund the IHS within the IHS portal, email transactional services for assistance.

If you notice any formatting errors in this guidance (broken links, spelling mistakes and so on) or have any comments about the layout or navigability of the guidance then you can email the Guidance Rules and Forms team.

## Publication

Below is information on when this version of the guidance was published:

- version **7.0**
- published for Home Office staff on **17 April 2024**

## Changes from last version of this guidance

This guidance has been updated to provide information about the IHS rates in place from 6 February 2024. The guidance reflects the changes stipulated in the Immigration (Health Charge) (Amendment) Order 2024.

In addition to changes to reflect the legislation, this guidance has been updated throughout.

### Related content

[Contents](#)

# What is the IHS

This page tells caseworkers what the IHS is and provides information on the legislative basis for the IHS.

Temporary migrants are required to pay the IHS as part of their visa application (unless they are exempt from paying the IHS or have been granted a fee waiver). Payment of the IHS enables migrants to access National Health Service (NHS) treatment without charge from the date their immigration permission is granted for the duration of their permission.

Migrants who have paid the IHS or who are exempt from paying the IHS are able to access NHS treatment without charge on broadly the same basis as permanent UK residents for the duration of their immigration permission. Migrants who pay the IHS are only required to pay for services that a permanent resident would also pay for, for example prescription charges in England.

## Who pays the IHS?

Migrants applying for time-limited immigration permission to enter the UK to work, study or join family for a period exceeding 6 months are required to pay the IHS covering the duration of the immigration permission applied for. Migrants applying to extend their immigration permission within the UK are also required to pay the IHS. All applicants for time-limited immigration permission are required to pay the IHS unless an exemption from payment of the IHS applies or the applicant has been granted a full or partial fee waiver.

The IHS is payable by each applicant. Where dependents are applying alongside the main applicant, the IHS must also be paid for each dependent.

The IHS paid covers the duration of the immigration permission applied for. Where a migrant is applying to extend their immigration permission within the UK, they will need to pay the IHS again covering the further period of immigration permission.

## What does payment of the IHS entitle migrants to?

A migrant who has paid the IHS will be able to access NHS treatment on broadly the same basis as a permanent UK resident for the duration of their immigration permission. Migrants can access the NHS without charge from the date their visa commences. Migrants who are exempt from paying the IHS can generally access the NHS without paying for treatment, however certain exempt cohorts are directly chargeable for treatment (such as, visitors, short-term temporary visas of less than 6 months and migrants applying to enter or remain in the Isle of Man and the Channel Islands).

Migrants will still need to pay for treatment that a British national would also pay for, this includes prescriptions, dental treatment, and eye tests.

Assisted conception services in England are not covered by payment of the IHS or exemption from payment of the IHS.

## How do applicants pay?

Applicants must make the IHS payment as part of their online visa application and will be routed to the IHS portal. The portal will inform the applicant of how much they need to pay and provide them with a unique IHS reference number.

## Legislation

Section 38 of the [Immigration Act 2014](#) permits the Secretary of State for the Home Department to require migrants to pay an immigration health charge in order to access NHS healthcare.

The [Immigration \(Health Charge\) Order 2015](#) sets out who is required to pay the IHS, the level that the IHS is set, when it must be paid and the consequences of failure to pay the IHS. Changes to the primary order have been made through amendment orders, most recently in the Immigration (Health Charge) (Amendment) Order 2024.

### Related content

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# IHS cost

This page tells caseworkers what the IHS costs and how it is calculated.

## What does the IHS cost?

Applications (and any related refunds or top-ups) should be assessed using the IHS rate in place on the date the IHS was paid. The IHS amount payable is different depending on the date the IHS is paid. All times below are in UK time.

The IHS portal will calculate the IHS liability based on the date the IHS is paid:

- for sponsored work routes, the IHS portal will use the employment dates stated on the Certificate of Sponsorship (COS)
- for applications for the Student and Child Student immigration routes, the IHS portal will use the course dates listed on the Confirmation of Acceptance for Study (CAS)
- for immigration routes which are granted for a fixed length, the IHS portal will calculate based on the fixed duration

For certain employment routes such as Skilled Worker, the date of intended travel may be used to calculate the IHS liability.

## Applications submitted on or after 9am 6 February 2024

The annual rates of IHS payable for applications submitted on or after 6 February 2024 at 9am are:

- £1,035 per person per year for most applications for immigration permission
- £776 per person per year for students, student dependents, applicants for the Youth Mobility Scheme and children under-18 at the time the application is made

Applications submitted before this date will be subject to the IHS rate in place on the date of application.

## Applications submitted before 9am 6 February 2024 but on or after 9am 27 October 2020

The annual rates of IHS payable for applications submitted between 9am 27 October 2020 and 9am 6 February 2024 were:

- £624 per person per year for most applications for immigration permission
- £470 per person per year for students, student dependents, applicants for the Youth Mobility Scheme and children under 18

The reduced rate for children under the age of 18 was introduced on 27 October 2020, applications made prior to this date are subject to the full rate of IHS in place on the date of application.

## Applications submitted before 9am 27 October 2020

The annual rates of IHS payable for applications submitted prior to 27 October 2020 were:

- £400 per person per year for most applications submitted between 8 January 2019 and 27 October 2020
- £300 per person per year for students, student dependents and applicants for the Youth Mobility Scheme submitted between 8 January 2019 and 27 October 2020
- £200 per person per year for most applications submitted before 8 January 2019
- £150 per person per year for students and student dependents submitted before 8 January 2019

The reduced rate for applicants to the Youth Mobility Scheme was introduced on 6 April 2016 to align the IHS payable for applications for the Youth Mobility Scheme with students and student dependents.

## How the IHS is calculated

The total IHS that an applicant will need to pay is dependent on the length and type of immigration permission applied for. Applicants must pay the IHS covering the duration of the immigration permission to be granted if their application is successful.

The IHS is charged in 6 month periods, where the total immigration permission applied for includes part of a year, the IHS payable is rounded up to the next 6 month period. For example, if a migrant applies for a period of 16 months immigration permission, they will be required to pay the IHS for 18 months.

For immigration routes which result in a variable grant of immigration permission (for example, Skilled Worker or Student), the employment or course of study dates entered on the COS or CAS will be used within the IHS portal to determine the IHS liability. The applicant will be required to enter the COS or CAS dates on their AUK application form, these dates will be pulled into the IHS portal to calculate the IHS liability.

For immigration permission granted for a course of study or period of employment, the IHS liability will include any additional period of immigration permission granted before or after the course of study or period of employment. The IHS portal will calculate the IHS liability to include these periods.

For example, migrants applying for a course of study of longer than 12 months will receive an additional 4 month period after their course of study has finished. A migrant applying for a course of 12 months from outside the UK would receive an



additional 5 month period (one month before the course of study and 4 months after the course of study) as part of their immigration permission, totalling 17 months. The applicant would be required to pay the IHS for 18 months during their application.

## Cost for more than one year

Where an applicant is applying for a period of immigration permission which is longer than a year, they will pay the IHS for the duration of their immigration permission.

For example, a Skilled Worker applying for a period of 3 years will need to pay £3,105 for the IHS (3 years at £1,035).

The IHS is calculated in 6 months periods, where a migrant is applying for a period including part of a year, the IHS will be rounded up. Examples of IHS liability for migrants applying for part of a year are below:

- if a migrant applies for immigration permission for 16 months, they will need to pay the cost of a full year of IHS and half the yearly amount (18 months or £1,552.50 on most visa routes)
- if a migrant applies for immigration permission for 33 months, they will need to pay the cost of 3 full years of IHS (36 months or £3,105 on most visa routes)

### Related content

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# IHS exemptions

This page tells caseworkers what exemptions from payment of the IHS are in place.

A range of exemptions from payment of the IHS are operated. These exemptions are broadly based on the UK's treaty obligations, international agreements, and previous ministerial commitments. The exemptions from payment of the IHS include protection cohorts, for example, asylum seekers, victims of human trafficking, and stateless individuals.

Visa applicants who are exempt from payment of the IHS can access the NHS without charge unless making an immigration application:

- as a visitor
- for entry clearance of 6 months or less
- for immigration permission in the Isle of Man or the Channel Islands

Some exempt cohorts are required to access the IHS portal and obtain an IHS reference number.

Where an individual is exempt from payment of the IHS and can access NHS treatment free of charge, direct dependents applying on the same basis are also exempt from paying the IHS.

## Protection cohorts

Certain protection cohorts are exempt from payment of the IHS and can access NHS treatment without charge. The exemptions from payment of the IHS apply to the following application types:

- Asylum seekers, Refugees, and Humanitarian Protection applications
- Domestic workers who have been identified as Victims of Modern Slavery
- migrants identified as Victims of Modern Slavery who are applying under; [Appendix Temporary Permission to Stay for Victims of Human Trafficking](#).
- Statelessness applications under [Appendix Statelessness](#)
- applications under the Home Office Domestic Violence concession
- applications which relate to a claim that a person's removal from the UK would be contrary to Article 3 of the European Convention of Human Rights (ECHR)
- applications for the Ukraine Visa Schemes
- applications from looked after children under 18 in Local Authority care

## Members of HM Forces and Diplomats

The following cohorts are exempt from payment of the IHS, either due to not being subject to immigration control or joining individuals in the UK who are not subject to immigration control:

- Diplomats and members of visiting armed forces who are not subject to immigration control
- Dependents of serving members of HM Forces
- Dependents of serving members of visiting armed forces who are not subject to immigration control

## International agreements

Applications to the EU Settlement Scheme (EUSS) are exempt from payment of the IHS. The provisions of the Withdrawal Agreements between the UK and the EU maintain the rights of EU, EEA and Swiss nationals who were resident in the UK before the end of the transition period on 31 December 2020, where they apply under the EUSS.

Nationals of Ireland are not subject to immigration control and as such can travel to the UK without a visa through the Common Travel Area.

EU, EEA and Swiss nationals who entered the UK as Frontier Workers before the end of the transition period on 31 December 2020 are able to apply for a Frontier Workers Permit. The Frontier Workers Permit scheme enables protected workers to obtain a permit to evidence their continuing right to enter the UK on the basis of rights protected through the Withdrawal Agreement. Migrants entering on the basis of the Frontier Workers Permit scheme are exempt from payment of the IHS and can access NHS treatment without charge.

## Health and Care Worker visa

Migrants applying for immigration permission under the Health and Care Worker visa policy are exempt from paying the IHS. To qualify for an IHS exemption under the Health and Care Worker visa, an applicant must:

- have a job offer or be employed in the Health or Social Care sector confirmed by a Certificate of Sponsorship (COS)
- be applying for the Health and Care Worker visa within the Skilled Worker route
- have employment or an offer of employment within an eligible Standard Occupational Classification (SOC) code

In order to benefit from the Health and Care Worker IHS exemption, applicants must check on the application form that they are applying for a Health and Care Worker visa and this must be confirmed by the sponsor on the COS. Further information regarding the Health and Care Worker visa and exemption from the IHS can be found in the [Health and Care visa: guidance for applicants](#).

If an applicant is employed in the Health or Social Care sectors and is applying for a visa other than the Health and Care Worker visa, they will be required to pay the IHS as part of their visa application. Those who apply in this manner can claim reimbursement through the Health and Care Reimbursement Scheme which enables eligible migrants to claim reimbursement in 6 month increments.

## Indefinite leave to enter or remain

Migrants applying for indefinite leave to enter or remain are not required to pay the IHS. This demonstrates the strength of a migrant's connection to the UK. Migrants granted indefinite leave to enter or remain are able to access NHS treatment on the same basis as UK nationals.

If a migrant applying for indefinite leave to remain falls to be refused, the application may be varied to allow consideration of whether a further period of temporary permission to stay should be granted. Where an application is varied, migrants are required to pay the IHS covering the duration of the time-limited permission to stay. A top-up link needs to be issued to the applicant to enable the applicant to pay the IHS, further information on issuing a top-up link can be found in the [Top-up](#) section.

## Visitors, entry clearance of 6 months or less and applications for Isle of Man or the Channel Islands

Migrants and overseas visitors applying to enter the UK for 6 months or less are not required to pay the IHS. The temporary nature of their immigration permission does not permit access to healthcare without incurring NHS charges and they are directly chargeable for healthcare received at 150% of cost.

Migrants applying for permission to enter or permission to stay within the Isle of Man or the Channel Islands do not pay the IHS, the IHS only applies to applications for permission to enter or stay in the UK. Migrants granted a visa to work, study or join family in the Isle of Man or the Channel Islands are directly chargeable for NHS treatment received if entering the UK.

Certain residents of the EEA and Switzerland can enter the UK for pre-arranged medical treatment which is funded by the member state on the basis of S2 arrangements. Migrants applying for entry clearance or extending within the UK as S2 Healthcare Visitors do not pay the IHS. Migrants granted entry as S2 Healthcare visitors are entering the UK to access specific pre-arranged treatment, they cannot access treatment beyond the treatment which has been pre-arranged, unless it is emergency medical treatment.

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# Fee waivers

This page tells caseworkers how to assess visa applications where the IHS has been waived.

Migrants applying in certain circumstances on Family and Human Rights and the Hong Kong BNO immigration routes can apply to have the visa fee and the IHS waived. A fee waiver application must be submitted prior to an application for immigration permission being made. For a migrant to be granted a fee waiver, they must demonstrate that they are unable to afford the visa fee and/ or IHS.

An applicant will either be granted a full fee waiver, a partial fee waiver or have their fee waiver rejected and be required to pay the visa fee and IHS. If a migrant is granted a full or partial fee waiver, payment of the IHS will be waived.

Migrants granted a full fee waiver will be issued with a fee waiver token. The fee waiver token will mean that the applicant is not required to access the IHS portal. Migrants granted a partial fee waiver will need to specify that they have been granted a partial fee waiver in the IHS portal. When [checking the IHS liability](#) you will need to confirm that the applicant has been granted a fee waiver.

If an applicant has been rejected a fee waiver, they will be required to pay the visa fee and IHS as part of their application. Further information regarding the process for requesting that the applicant pays the IHS can be found in the [top-up section](#).

Where a fee waiver application was submitted before the IHS increase came into effect on 6 February 2024, the application date for their further immigration permission application will be considered as the date the fee waiver application was submitted. Where a fee waiver application is rejected, the applicant will be required to pay the IHS rate applicable on the date their fee waiver was submitted (provided the further application for immigration permission is submitted within 10 working days of the fee waiver decision).

Applicants who have a fee waiver rejected will be instructed to access the IHS portal and confirm that their fee waiver application was rejected, if the fee waiver application was submitted before 6 February. This will generate a zero liability within the IHS portal to enable the application to be submitted. You will need to check that the initial fee waiver application was submitted before 6 February 2024 and that the application for further immigration permission was submitted within 10 working days of the fee waiver rejection. You will need to issue a top-up link to the applicant requiring them to pay the IHS, based on the rate which was in place on the date of their fee waiver application. If the applicant fails to pay the IHS when required, the application must be rejected.

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# Checking the IHS liability

This page tells caseworkers how to check that the correct amount of IHS has been paid.

The IHS liability is dependent on the length of immigration permission and immigration route applied for. For an application to be valid, an applicant will need to pay the correct amount of IHS.

You must confirm that the amount the applicant has paid is the expected amount based on the type of visa application submitted and the length of permission which would be issued if the applicant were to be granted.

You will need to log onto the IHS payment portal and use the IHS reference number to check whether the applicant has paid the correct amount of IHS. If you do not have the IHS reference number, biographic details (for example, name, date of birth and passport numbers) can be used to locate the IHS reference number in the portal. When searching for a reference number, you must ensure the reference number is associated with the visa application submitted. Applicants may have multiple IHS reference numbers on their records, for example from previous visa applications.

The IHS portal used by applicants is integrated with the AUK application, the applicant is handed off to the IHS portal once they have completed the details on their visa application form. The IHS reference number is generated when the applicant pays the IHS and completes the payment or confirms they are exempt from payment.

The IHS portal calculates the IHS payable by using information from the visa application form and information inputted by the applicant to determine the IHS liability. You will need to check that the IHS paid aligns with the IHS payable for the length of immigration permission the applicant would be granted if their application is successful.

For example, if an applicant has applied for a course of study running between 01 January 2025 and 01 January 2027 from outside the UK, the applicant would be granted a visa for 2 years, 5 months which would include 5 months added before and after the course (one month before the course start date and 4 months after the course end date). As such the applicant would need to pay the IHS for 2 years and 6 months with a liability of £1,940.

To check the correct amount of IHS has been paid, you will need to access the IHS portal to check how much the applicant has paid and whether this matches the expected IHS liability. If the IHS paid is less than the IHS liability for the application, you will need to issue a [top-up link](#) to the applicant to request the outstanding balance is paid.

For work and study applications, you must check that the course of study or employment start and end dates entered on the application form match the dates the

sponsor has stated on the COS or CAS. If the dates stated on the application form do not match the dates on the COS or CAS, the IHS liability will be incorrect. If the IHS liability calculated is less than the period stated on the COS or CAS, you will need to issue a [top-up link](#).

If an applicant has applied under an exemption category, you will need to check that the applicant is eligible for the exemption category. If an applicant has applied under an exemption category which is not applicable, you will need to issue a top-up link to the applicant in order for the correct IHS liability to be paid.

## Entry clearance applications

For entry clearance applications on the Student or Child Student immigration routes, the total IHS liability in the IHS portal calculates with a default period of one month added before the course of study. In circumstances where the applicant either does not qualify for a one-month period or is unable to be granted a month period due to the date of decision, you should consider whether the applicant has overpaid the IHS.

If the reduced period of immigration permission granted before the course start date leads to the applicant being granted a shorter period of immigration permission than applied for, you may need to issue a partial refund of the IHS paid, dependent on whether the reduced grant of immigration permission leads to the applicant dropping into a lower IHS period.

For example, if an applicant applies for entry clearance on the Student route with a course start date of 01 January 2025, a latest enrolment date of 12 March 2025 and course end date of 01 April 2026, the IHS portal would calculate the IHS liability as 1 year 8 months, leading to an IHS payment of 2 years. If the application was granted on 1 March 2025, the total period granted would equate to 1 year 5 months as the applicant would be granted entry clearance commencing with immediate effect. Based on the course dates submitted within the portal, the applicant would have paid the IHS for 2 years whereas they would only be granted a period equating to 18 months IHS. The applicant would be due a partial refund of 6 months IHS in this scenario.

## Permission to stay applications

For permission to stay applications made within the UK, the IHS is calculated on the basis of the immigration permission which would be granted if successful. For visa types which result in a fixed length of immigration permission, the IHS calculation is based on the fixed period.

For visa types with a variable grant of immigration permission, the IHS liability within the IHS portal is calculated based on the course or employment dates provided by the applicant, as the IHS portal cannot determine when immigration permission will be granted from. You must not calculate the IHS liability based on the application date.

At case working stage, the IHS liability should be calculated based on the period of immigration permission which will be granted if the applicant is successful. If the applicant meets the visa requirements and would be granted, you should consider whether the proposed grant date would mean that the applicant has paid less IHS than the period to be granted.

For Skilled Worker permission to stay applications, the IHS liability will be calculated based on the contract start and contract end dates listed on the Certificate of Sponsorship (COS). If the contract start date is in the past, the application date will be used to calculate the IHS liability.

## IHS calculation for a new course or period of employment

Where the application is to commence a new course of study or period of employment, the IHS liability should be calculated from the proposed grant date of the immigration permission. You will need to check that the total IHS liability aligns with the period between the proposed grant date and the end of the additional period added after the course of study or period of employment. If the visa grant date would lead to the immigration period exceeding the IHS paid (for example, the applicant has paid IHS for 18 months based on the course or employment dates provided but the proposed visa grant date would lead to the applicant receiving 20 months of immigration permission), you must issue a top-up.

The IHS liability should be calculated starting from the date you are proposing to grant the visa. For example, where an applicant is applying for permission to stay as a student on a new course with an application date of 01 April 2024, a course start date of 01 June 2024 and course end date of 01 June 2025, if the application was granted on 01 May 2024 the IHS liability would be calculated between 01 May 2024 and 01 October 2025. Where a student is continuing on an existing course, you must follow the [direction below](#).

## IHS calculation to continue and existing course of study or period of employment

For applications for permission to stay to continue an existing course of study (for example, to undertake resits) or period of employment, the course or employment start date listed on the application would be the day after the current visa expires. In this scenario, the IHS liability should be calculated based on the period from the course or employment start date (the day after the existing visa expires) until the end of the additional period granted after the course or period of employment. You must check that the IHS liability is calculated from the day after the current immigration permission expires until the end of any additional period added after the course or period of employment. You must not calculate the IHS liability from the date of application or decision.

For example, where an applicant is applying for a further period of immigration permission to complete a PHD where the existing period of permission expires on 01 January 2025, the course start date should be listed on the CAS as 02 January 2025. If the course end date was listed as 01 June 2025, the IHS liability would be



calculated between 02 January 2025 and 01 October 2025. The application would have an IHS chargeable period of 9 months, meaning the IHS would need to be paid for one year.

## Checking the IHS for dependents

The IHS must be paid for each applicant covering the duration of the immigration permission applied for. When case working visa applications for dependent partners and dependent children, you must check that the correct amount of IHS has been paid for each applicant.

If the IHS has been paid for a family on a single IHS reference number, the total liability must match the combined IHS liability for all applicants. For example, where a Skilled Worker is applying for a 2 year period with their dependent partner under a single IHS reference number, the IHS liability on the IHS reference number would be £4,140 (£2,070 for the main applicant and £2,070 for the dependent partner).

If the main applicant and dependents are applying using separate IHS reference numbers, you must check that the correct amount of IHS has been paid for each application before considering whether the application meets the requirements of the immigration route applied for.

Dependants who applying as family members of a student continuing on an existing course should still be calculated based on the grant date to the period of expiry.

If the IHS has not been paid for the dependent or not enough IHS has been paid, a top-up link will need to be issued.

Where a family has applied for fee waivers, each applicant will receive an individual decision on whether a fee waiver should be granted. Fee waiver outcomes may be different for each applicant, when caseworking applications for a Family, you must check whether each applicant has been granted a fee waiver.

## Incorrect IHS paid

If the applicant has paid less IHS than is required for their visa application, you will need to issue a top-up link to the applicant to request the applicant pays the correct amount of IHS. Further information can be found in the [top-up section](#).

If the applicant has paid more IHS than is required for their application, you will need to issue a [partial refund](#) against the IHS reference number.

If you are going to grant the applicant a shorter period of immigration permission than requested (such as where financial sponsorship doesn't cover the full duration of the period of Student immigration permission requested and the applicant has not provided further financial evidence), [a partial refund](#) should be processed. Further information on refunds can be found in the [refund section](#).

## Related content

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# Exchange rates

This page tells caseworkers about using exchange rates to calculate the IHS.

Migrants are required to pay the IHS based on the currency applicable in the country they are applying from. The IHS payable is calculated based on the location of the application, payment cannot be made in a currency other than the currency stated within the portal.

Where an application is submitted from outside the UK, the exchange rate will be calculated based on the date the IHS is paid. Any top-up payments or refunds must also be calculated based on the date the initial IHS payment is made. There is an exchange rate tool integrated into the IHS portal which uses live exchange rates to calculate the IHS liability. The portal will calculate the IHS liability based on the live exchange rates on the date the IHS is paid, you do not need to calculate the exchange rate manually.

When calculating a top-up payment for an entry clearance application, the IHS portal will calculate the top-up using the exchange rate in place when the IHS was initially paid. You do not need to calculate the exchange rate manually.

When calculating a partial refund against an IHS reference number used in an entry clearance application, the partial refund should be calculated using the exchange rate in place on the date the IHS was initially paid. You will need to determine the period of IHS which requires a refund (for example, 6 months) and enter this into the IHS portal which will calculate the exchange rate.

Further information about the Home Office Exchange rate policy is set out within the [Home Office exchange rate guidance](#).

## **Related content**

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# IHS Top-up

This page tells caseworkers when an IHS top-up is required and how to request a top-up from an applicant.

If an applicant has paid less IHS than required for their visa application, you must provide the applicant one opportunity to correct the financial imbalance by paying the correct amount of IHS. The circumstances which will require a top-up link to be issued are where:

- there is no IHS reference within the portal associated with the application
- the applicant has paid less IHS than required
- the applicant has selected an IHS exemption which they do not qualify for
- the main applicant and dependents are applying under a single IHS reference number and the IHS paid does not cover all applicants
- the application is being varied from indefinite leave to remain to a permission to stay application
- the applicant has submitted a fee waiver application before 9am 6 February 2024 which has been rejected and they are required to pay the IHS

If an applicant has submitted their application without obtaining an IHS reference number (where an IHS reference number is required), you will need to create a new IHS record within the admin portal to enable the applicant to pay the IHS. To generate an IHS record you will need to select 'New Application' on the Find Applicant search screen and enter the applicant's details. The record will need to be created to facilitate a top-up link to be sent to the applicant.

If a top-up payment is required, you must update the portal with the correct application details. You can edit the details of all applicants involved in the application, including adding or deleting a main applicant or dependants, as applicable. You must check that the amended amount displayed on the payment summary screen correlates with the application type (including COS and CAS dates where applicable) and length of immigration permission to be granted if successful. Once correct, enter the reason for the update from the drop-down menu.

The portal will then re-calculate the amount of IHS owed and automatically email the applicant to request that they make the required payment within 10 working days.

To issue a top-up link, you must use the financial imbalance function in the IHS portal, this will trigger the creation of a top-up link to request the applicant pays the required IHS. Once a top-up link is created, the top-up link will need to be sent to the email address listed on their immigration application.

You will also need to write out to the applicant using the IHS top-up template, requesting that they make the required payment within ten working days.

For example, if the applicant has applied for a Skilled Worker visa for 2 years and has incorrectly stated within the IHS portal that they are applying for an exempt category (for example, stating within the IHS portal that they are applying to work in

the Isle of Man or Channel Islands) which they do not qualify for, a top-up link will need to be issued for the full amount of IHS.

## Timeframe for payment

From the date an IHS top-up link is issued, the applicant will only have a specified time period to make the required IHS payment. The applicant must pay the required amount of IHS within either:

- 7 working days when applying for entry clearance
- 10 working days when applying for permission to stay

You must put the case on hold until the required timeframe has elapsed. If the applicant pays the outstanding IHS balance within the specified timeframe, you can continue to consider the application.

You must not refuse an entry clearance application or reject a permission to stay application before the specified timeframe has lapsed. An applicant must be provided with either:

- 7 working days when applying for entry clearance
- 10 working days when applying for permission to stay

Where an applicant fails to pay the IHS, the Secretary of State should notify the applicant and give them an opportunity to pay the outstanding amount. Article 6 of The Immigration (Health Charge) Order 2015 as amended, outlines the consequences of failure to pay the IHS. The consequences of failing to pay the correct amount of IHS when required are mandatory rather than discretionary.

You must only provide the applicant with a single opportunity to pay the outstanding balance, unless there are compelling or compassionate circumstances which would permit a further IHS top-up link to be issued. If the applicant has demonstrated there are sufficiently compelling or compassionate circumstances to require an additional opportunity to pay the outstanding IHS balance, you must record this in the case notes on Atlas.

## Failure to pay the IHS

If an applicant fails to pay the IHS within the specified time period, the application must be either:

- refused if the application is an entry clearance application
- rejected if the application is a permission to stay application

You must outcome the application as above.

If the applicant has partially paid the IHS but does not pay the outstanding IHS balance within the specified timeframe following a top-up link being issued, you must refund any IHS paid when you outcome the application.

## Variation of indefinite leave to remain applications

In some instances, where an application for indefinite leave to remain does not meet the criteria to be granted, the application may be varied to a further application for permission to stay. If varying an indefinite leave to remain application, you must issue a top-up link for the applicant to pay the IHS, unless an IHS exemption applies.

The top-up link will need to be sent to the email address listed on the application form. If the applicant fails to pay the required IHS within the specified timeframe, you should continue to refuse the indefinite leave to remain application.

## Request IHS following a successful appeal or administrative review

You should not refund the IHS until the applicant has exhausted their appeal rights. If an appeal or administrative review is successful, the IHS paid will be required in order for the applicant to meet the requirements. If the initial decision is overturned at appeal or administrative review, the IHS must be paid prior to immigration permission being granted.

If a refund has inadvertently been processed when an applicant is initially refused and the applicant has a successful appeal or administrative review which overturns the initial decision, the applicant will be required to repay the IHS prior to being granted immigration permission. You must issue a top-up link to the applicant and request the payment of the IHS within the specified time-period, if the applicant fails to repay the IHS when required, you must refuse the application.

Where the IHS has been refunded following a visa refusal, you must issue a top-up link to enable the applicant to pay the IHS. The applicant must pay the amount of IHS required to be granted.

### Related content

[Contents](#)

# Refunds

This page tells caseworkers when a refund is provided and how to process a refund.

Applicants will receive a full or partial refund in certain circumstances. As part of the casework process, you are responsible for processing IHS refunds, where an applicant is eligible for a full or partial refund, the refund should be processed as part of the decision.

Where an applicant is eligible for a refund, the IHS will be refunded to the bank account which made the initial IHS payment. The bank account cannot be amended prior to a refund being attempted. If the initial refund attempt fails, the process outlined within the [Failed refund section](#) must be followed.

## Full refunds

Applicants will receive a full refund if:

- their visa application is refused and any appeal rights are exhausted
- their visa application is voided or rejected
- they withdraw their visa application before a decision is made
- they have paid the IHS twice for the same visa application

Where an applicant is eligible for a full refund, the IHS should be refunded against the IHS reference number used in the corresponding visa application. To refund the IHS, you must use the IHS portal to generate a full refund against the IHS reference number.

The reason for refund needs to be selected from the drop-down list to confirm why the refund is being processed. You will need to confirm the amount to be refunded and process the IHS refund.

If you are refusing the visa application, you will need to select 'Visa refused' from the drop-down list. All refunds processed by selecting 'Visa refused' must be authorised by a manager before they can be issued.

Where the application is refused, the applicant should be refunded once any appeal rights are exhausted. In cases where an applicant does not lodge an appeal or administrative review the IHS should be refunded at the point that the applicant's appeal rights lapse.

For entry clearance applications an administrative review must be submitted within 28 days of the application being refused and administrative reviews must be submitted within 14 days for permission to stay applications. If the administrative review or appeal maintains the original refusal, you should refund the IHS once the decision has been maintained and the applicant has exhausted their appeal rights.

You must only issue a refund of the IHS when the applicant's appeal rights are exhausted, you must not issue a refund prior to the point that the appeal rights are exhausted. If the IHS is refunded in error before the [appeal rights have been exhausted](#), you will need to issue a top-up link if the appeal or administrative review overturns the initial decision. If the IHS has been refunded, this can delay the immigration permission being issued.

An application will be voided either where an applicant varies their application prior to a decision being made or where the applicant has made an inappropriate visa application (such as, where an applicant who holds indefinite leave to remain erroneously makes an application for temporary immigration permission or has died before a decision can be made). Further information regarding when an application is deemed void can be found in the [Validation, Variation, voiding and withdrawal of applications guidance](#).

If an application is voided or rejected, the IHS should be refunded when you issue the notification confirming that the visa application is voided or rejected. To refund the IHS where an application has been rejected, you will need to select 'Visa rejected' from the drop-down list. For a voided visa application, you will need to select 'Void'.

Where the applicant withdraws their visa application prior to a decision being made on their application, you will need to select 'visa withdrawn' from the drop-down list.

If an applicant has incorrectly paid the IHS twice for the same visa application, you will need to refund against the IHS reference number which is not linked to the visa application and has not been set as 'used'. You will need to issue a full refund by selecting 'Void' in the drop-down list.

## Partial refunds

Applicants will receive a partial refund of the IHS if:

- they are granted a shorter period of immigration permission than applied for
- a dependent (or dependents) is refused where the applications are made using a single IHS reference number
- the applicant is applying to extend or switch their immigration permission from within the UK and has paid the IHS twice covering the same period
- the applicant has paid more IHS than is required as part of their application

## Granting a shorter period of immigration permission than applied for

If you are granting the applicant a shorter period of immigration permission than they have applied for, you will need to access the IHS portal and adjust the length of immigration permission. To issue a partial refund, you must edit the application length within the IHS portal by selecting 'length of leave adjusted' and amend the number of months to reflect the immigration permission to be granted to the applicant.



The IHS is calculated and refunded in 6 month periods. If you are granting a shorter period of immigration permission than applied for, you will need to check the IHS liability is correct, as the IHS is calculated in 6 month periods, this may mean that the applicant has paid more IHS than required.

For example, if a student has applied for 36 months of immigration permission but you are unable to grant the full period (for example, financial sponsorship does not cover the full period of immigration permission) and are granting 22 months immigration permission instead, the IHS liability would equate to 24 months, therefore, in this circumstance, the applicant would receive an IHS refund of 12 months.

If an application is for entry clearance, you must process the partial refund based on the exchange rate which was applicable on the date the IHS was paid. The IHS portal will calculate the exchange rate based on the rate in place when the IHS was initially paid. You are not required to calculate the exchange rate manually.

## Refunding a dependent following refusal

A partial refund is provided where a dependent is refused in cases where all family members are applying under a single IHS reference number. The IHS refunded is for the dependent only, the IHS must be retained for any applicants who are granted immigration permission.

For example, if a main applicant and dependent partner apply under a single IHS reference number and the dependent partner is refused, the IHS must be refunded for the dependent partner only.

To generate a partial IHS refund for a refused dependent, you must edit the application within the IHS portal by selecting 'adjusted applicant data' to remove the dependent from the application, this will generate a partial refund for the refused dependent.

If an application was for entry clearance, you must process the partial refund based on the exchange rate which was applicable on the date the IHS was paid. The IHS portal will calculate the exchange rate based on the rate in place when the IHS was initially paid. You are not required to calculate the IHS exchange rate manually.

## Overlapping periods of temporary immigration permission

An applicant will be entitled to a partial refund of the IHS paid where they apply for a further period of temporary immigration permission from within the UK, where the existing period of immigration permission has in excess of 6 months remaining at the point the further visa application is granted.

To be eligible for a refund of an overlapping period of immigration permission, an applicant must:

- have paid the IHS twice covering the same period of immigration permission

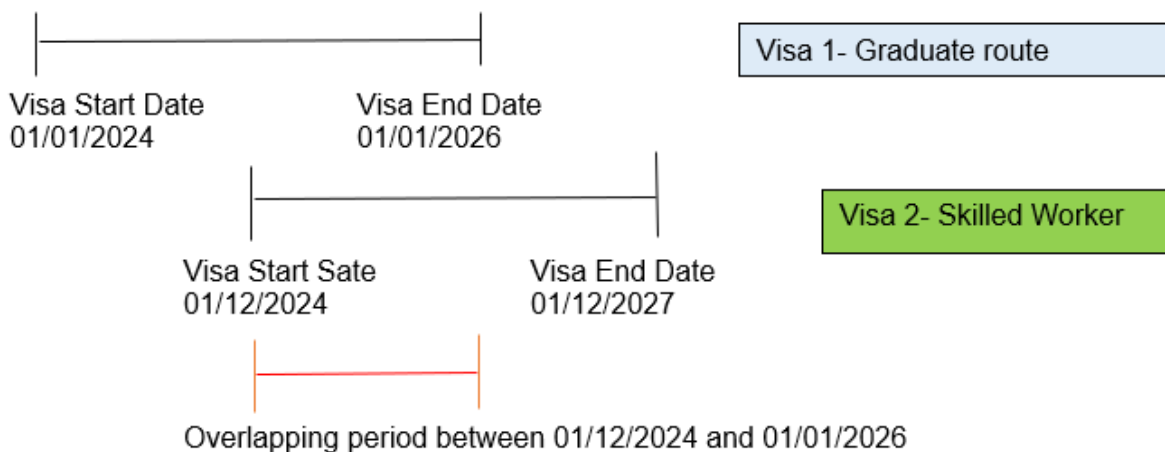
- have applied to extend their immigration permission from within the UK
- have more than 6 months remaining on their existing period of immigration permission from the date the further temporary immigration permission is granted

All partial IHS refunds for overlapping periods should be processed by the current caseworker against the IHS reference number associated with the initial period of immigration permission which the applicant is switching from. For example, if an applicant is switching from a Student visa onto a Skilled Worker visa in-country, the IHS refund should be processed by the Skilled Worker decision maker against the IHS reference number for the Student visa. Where the applicant has several previous IHS reference numbers, you must ensure that the IHS is refunded against the IHS reference number associated with the visa which the applicant has switched from.

For example, if an applicant was granted a Graduate route visa valid between 01 January 2024 and 01 January 2026 and was subsequently granted a Skilled Worker visa on 01 December 2024 valid until 01 December 2027, the overlapping period would be calculated from the date the Skilled Worker visa was granted until the expiry of the Student visa.

In this instance the overlapping period would be between 01 December 2024 and 01 January 2026. The overlapping period would be 1 year 1 month, as such the applicant would be eligible for a partial IHS refund of 1 year.

To determine the overlapping period, you must use the date the further extension is granted and the expiry date of the initial visa.



Where the expiry date of the initial visa granted exceeds the expiry date of the visa extension, you must refund the period between the date that the visa extension is granted and the expiry date of the initial visa.

For example, if the applicant has a Student visa valid between 01 January 2024 and 01 January 2028 and is granted a visa on the Graduate route valid between 01

December 2025 and 01 December 2027 a refund should be processed for the period between 01 December 2025 and 01 January 2028 on the IHS reference number associated with the Student visa.

Once the overlapping period has been calculated, you should select 'overlapping IHS payment' to process the IHS refund against the initial IHS reference number.

If the initial period of immigration permission was entry clearance, you must process the partial refund based on the exchange rate which was applicable on the date the IHS was paid. The IHS portal will calculate the exchange rate based on the rate in place when the IHS was initially paid. You are not required to calculate the exchange rate manually.

If the applicant has received a partial refund through the Health and Care reimbursement scheme, you must determine what period the individual has claimed reimbursement for before processing a refund for an overlapping period. Reimbursements on the Health and Care reimbursement scheme are processed in six-month periods. Cases where a partial refund has been processed on the Health and Care reimbursement scheme, will have partial refunds authorised by NHS BSA. To determine the period that the applicant has been reimbursed, you must contact NHS BSA for confirmation of the period that the applicant has received reimbursement for.

The reimbursements the applicant has received may cover the same period of time as the overlapping period. Migrants are only able to be reimbursed the IHS once for the same period.

## Applicant has overpaid the IHS

If an applicant has paid more IHS for their application than required, you must refund the overpayment. When [checking the IHS liability](#), you must check that the correct amount of IHS has been paid, if you have identified an overpayment of the IHS, you must refund the overpayment.

The overpayment should be refunded when the decision is made on the application. If the applicant meets the requirements of the immigration route they have applied for, you should refund the overpayment when granting immigration permission.

However, if the applicant does not meet the requirements of the immigration route applied for, you should process a [full refund](#).

To process a refund of an overpayment, you should select 'adjusted length of stay' in the drop-down list.

If an application was for entry clearance, you must process the partial refund based on the exchange rate which was applicable on the date the IHS was paid. The IHS portal will calculate the exchange rate based on the rate in place when the IHS was initially paid. You are not required to calculate the exchange rate manually.

## Applicant is not eligible for refund

Applicants will not receive a refund of the IHS where:

- the applicant withdraws their application after a decision has been made
- the application is successful, but the applicant does not come to the UK
- the applicant leaves the UK before their immigration permission expires (for example, to make a new application)
- the applicant is told to leave the UK
- the applicant is applying for indefinite leave to remain
- the applicant is making a further application which does not require payment of the IHS
- the applicant dies after their visa has been granted

Migrants who apply for 2 separate periods of entry clearance are not entitled to a refund of the IHS for the period covered by both visas. If a migrant does not travel to the UK or is required to leave the UK prior to the expiry of their visa, they are not entitled to a refund of the overlapping period covered by both visas.

Migrants switching from an IHS liable route to a route which is exempt from payment of the IHS (for example, settlement) are not entitled to a partial refund of the IHS paid. To be eligible for a partial refund for an overlapping period of immigration permission, migrants must have paid the IHS twice for the same period and be applying from within the UK.

However, migrants switching from an IHS liable route to British Citizenship may be eligible for a full refund of the IHS. If an applicant would have been considered as a British Citizen at the point they made their application for temporary immigration permission, they should not have been subject to immigration control at the point of application and as such wouldn't have paid the IHS. In these circumstances a full IHS refund should be processed and the IHS reference number should be marked 'void'.

## Reimbursement schemes

Migrants are also able to claim reimbursement of the IHS paid if they meet the criteria of a reimbursement scheme. The period of reimbursement that an applicant can apply for is dependent on the reimbursement scheme applied for.

Reimbursement schemes are available for students from the EU, Norway, Iceland, Switzerland and Liechtenstein, health and care workers and S1 certificate holders.

NHS BSA are responsible for processing IHS reimbursement claims. Information about IHS reimbursements for Students and S1 certificate holders can be found in the [Immigration Health Surcharge for EU students guidance](#) and information about the Health and Care Reimbursement Scheme can be found in the [Health and Care Reimbursement Scheme guidance](#).

## Reimbursement schemes for students from the EU, Norway, Iceland, Switzerland and Liechtenstein

The Student reimbursement scheme permits students from the EU, Norway, Iceland, Switzerland and Liechtenstein to request a reimbursement of the IHS where:

- they are undertaking a full-time higher education course
- have a valid EHIC card (or Norwegian passport if the visa is dated between 01 January 2021 and 01 January 2024)
- the visa commenced on or after 1 January 2021
- they do not work or intend to work during their visa

Students are able to claim reimbursement for:

- a visa period commencing on or after 1 January 2021 where they are from the EU or Norway
- a visa period commencing on or after 1 November 2021 where they are from Switzerland
- a visa period commencing on or after 1 January 2024 where there are from Iceland or Liechtenstein

Students can only claim reimbursement for a period where they have a valid EHIC card (or Norwegian passport). If a EHIC expires, students can make a further application for reimbursement once a new EHIC card has been obtained.

## Health and Care reimbursement Scheme

Migrants employed in the Health and Care sector on visas other than the Health and Care Worker visa can claim reimbursement of the IHS paid for periods they are employed in the sector.

Dependents of Health and Care workers are also able to claim reimbursement of the IHS paid, reimbursements for dependents can be submitted at the same time as the main applicant. For dependents to be eligible for reimbursement, they must be direct dependents granted immigration permission which expires at the same time as the main applicant. If the dependent is employed in Health and Social Care sectors, an IHS reimbursement would only be applicable for the dependent, the main applicant would not be eligible for reimbursement.

To be eligible for the Health and Care Reimbursement scheme, migrants must both:

- work in the Health and Care sectors and be employed by an [eligible company or organisation](#)
- average a minimum of 16 hours worked per week

Reimbursements under the Health and Care reimbursement scheme are paid in 6 month increments. Migrants must provide evidence of their employment for each 6 month period applied for. An applicant can make multiple applications for

reimbursements, provided they continue to be employed in the Health and Care sector.

Further information on the Health and Care reimbursement scheme can be found in the published [guidance](#).

## S1 certificate holders

S1 certificates entitle migrants to access healthcare in the UK which is paid for by an EU country or Switzerland. An S1 certificate is issued by the EU member state to demonstrate that an individual is entitled to healthcare in the UK free of charge and that healthcare costs will be covered by the member state or Switzerland.

Migrants issued with S1 certificates are able to claim reimbursement of the IHS paid if they have registered their S1 certificate with the NHS BSA and their visa commences after either:

- 1 January 2021 if they are an EU national
- 1 November 2021 if they are a Swiss national

Migrants with S1 certificates can claim reimbursements of the IHS paid for the period covered by their S1 certificate. If an S1 certificate does not cover the full duration of the immigration permission granted, reimbursement can only be provided for the period covered by the S1 certificate.

## Authorising refunds

If the refund reason 'Visa refused' is chosen from the drop-down list within the IHS portal, the IHS refund will be held in the IHS portal until it is authorised or cancelled. The action to be taken will depend on the outcome of the application.

If the applicant does not submit an administrative review within the designated time period or their Appeal Rights are exhausted, the IHS refund should be authorised by a manager via the 'authorise refund' link on the transactions tab in the IHS portal.

If an applicant is unsuccessful in their appeal or administrative review and the initial decision is maintained, the IHS refund should be authorised by a manager via the 'authorise refund' link on the transactions tab in the IHS portal.

If an applicant is successful in their appeal or administrative review resulting in the original decision being overturned or reconsidered, the IHS refund should be cancelled via the 'cancel refund' link on the transactions tab.

## Failed refund

If an applicant contacts you to advise that their bank details have changed since the IHS was paid, you must process the refund as normal on the IHS portal.

If the bank fails to process the refund, the failed refund should be reported to the Home Office by Worldpay. The Transactional Services Team will progress refunds

which have initially failed. If a refund fails, for example where a bank account has closed, Transactional Services will contact the applicant to request updated bank details.

**Related content**

[Contents](#)

# Chargebacks

This page provides information on chargeback requests made by applicants.

If the applicant lodges a chargeback request, the chargeback must be marked against the relevant transaction on the portal transactions tab which will lock down the case. In order to action the chargeback on the IHS portal:

1. Access the IHS portal and search for the applicant.
2. Click 'transactions'.
3. Click 'mark chargeback' adjacent to the relevant transaction.

The chargeback should be investigated in a similar way to the chargeback for the visa fee, and the representations to Worldpay should be submitted in the same way.

The chargeback must be defended if the application is still in progress, or if the application has been granted.

If the application has been refused and there is a right of administrative review, the chargeback must be defended if the administrative review period has not yet expired, or if an administrative review has been received, but has not yet been decided.

A chargeback should be deemed legitimate if the applicant should have received a [full refund](#) but this has not been processed. Chargebacks requests should be permitted where:

- an application has been refused and there is no right of administrative review or appeal
- the appeal rights have been exhausted or the administrative review period has expired
- the application has been voided or rejected
- the applicant has withdrawn their application prior to a decision being made

If the chargeback is successfully defended, it must be removed from the IHS portal record.

If the chargeback is not successfully defended, you must select the 'Closed by Finance' button to void the IHS record.

## Related content

[Contents](#)



# Create an Immigration Health Surcharge (IHS) portal account

**Official sensitive – start of section**

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The information in this section has been removed as it is restricted for internal Home Office use only.

**Official sensitive – end of section**

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**Related content**

[Contents](#)