

# [News story: Healthcare advice for UK travellers in the event of a no-deal EU Exit](#)

Leaving the EU with a deal remains the government's top priority and would give all UK nationals the stability and certainty to prepare for our new relationship after EU Exit. However, the government must plan for every possible outcome, including no deal.

Today, we are updating UK nationals on the Department of Health and Social Care's plans for the continuity of reciprocal healthcare arrangements in the event we exit the EU without a deal.

All UK nationals who are planning to reside in, travel to, work or study in the EU or European Free Trade Area (EFTA) states (Iceland, Norway, Liechtenstein and Switzerland) are strongly advised to check the latest country-specific guidance on [GOV.UK](#) and [NHS.UK](#) about healthcare arrangements if the UK leaves the EU without a deal.

The Department of Health and Social Care has been working closely with EU member states and EFTA states to protect existing healthcare arrangements for these and other groups. However, it is not possible for the UK government to guarantee access unilaterally to healthcare abroad.

## **Actions for UK nationals**

### **Visitors to the EU**

The government always advises UK nationals to take out travel insurance when going overseas, both to EU and non-EU destinations. UK nationals, including those with pre-existing conditions, planning to visit a country in the EU/EFTA on exit day should continue to buy travel insurance.

Any questions regarding individual travel insurance policies should be directed to the relevant insurance companies or refer to guidance published on the [Association of British Insurers \(ABI\) website](#).

### **Residents in the EU**

Substantial numbers of UK nationals will already be eligible for or enrolled in local health services, because of their residency, benefits or employment status. There is no reason to think that a no-deal scenario will affect these arrangements where EU countries offer equal access to healthcare.

UK nationals resident in the EU are advised to register their healthcare entitlement with their local authorities, if they have not already done so. This may mean that they will need to join a social insurance scheme and contribute as other residents do. Others will need to buy private healthcare

insurance.

## The UK government's offer

In order to continue to support the healthcare needs of UK nationals, we have made an offer to EU member states and EFTA states to maintain the existing healthcare arrangements, in both a deal or no-deal scenario, until 31 December 2020.

This would mean that we will continue to pay for healthcare costs for current or former UK residents for whom the UK has responsibility who are living or working in or visiting the EU.

We have brought forward legislation to enable us to implement new reciprocal healthcare arrangements.

Although we are hopeful that EU member states will accept our offer, as a responsible government we have developed a multi-layered approach to minimise disruption to healthcare provision for UK nationals currently in or travelling to the EU:

- some EU member states have prepared their own legislation for a no-deal scenario. Spain has publicly committed to healthcare access for resident and visiting UK nationals
- the UK and Ireland are committed to continuing healthcare access within the Common Travel Area
- the UK has already agreed with EFTA states to protect citizens' rights, including healthcare
- the UK will fund healthcare for UK nationals who have applied for, or are undergoing, treatment in the EU prior to and on exit day, for up to one year
- we have published country-specific guidance on GOV.UK and NHS.UK
- UK nationals may use NHS services if they return to live in the UK
- those who have their healthcare funded by the UK and are resident in the EU on exit day can use NHS services in England without charge when on a temporary visit
- the ABI has advised that travel insurance policies will cover emergency medical treatment costs that could have been reclaimed through European Health Insurance Cards (EHICs)

If EU member states do not agree to extend the existing healthcare arrangements before exit day, many of the arrangements for access to healthcare in the EU would change for UK nationals. Healthcare arrangements in many member states would revert to those that apply to the rest of the world.

In a no-deal scenario, UK nationals may no longer be able to use their EHICs when travelling to the EU.

More information can be found in the [written ministerial statement to the House of Commons on Tuesday 19 March](#).