

Coronavirus (COVID-19) (/coronavirus)

Guidance and support

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[Brexit: guidance for individuals \(/guidance/brexit-guidance-for-individuals-and-families\)](#)

Guidance

Healthcare for UK nationals living in Belgium

How to get state healthcare if you live, work or study in Belgium.

From:

[Department of Health and Social Care \(/government/organisations/department-of-health-and-social-care\)](#), [Foreign & Commonwealth Office \(/government/organisations/foreign-commonwealth-office\)](#), and [Foreign, Commonwealth & Development Office \(/government/organisations/foreign-commonwealth-development-office\)](#)

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Stay up to date

This guidance will be updated if anything changes to how you get state healthcare in Belgium.

[Sign up for email alerts \(https://www.gov.uk/email-signup/?topic=/world/living-in-belgium\)](https://www.gov.uk/email-signup/?topic=/world/living-in-belgium)

This information is about living in Belgium. [There's different guidance if you're visiting Belgium \(https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare\)](https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare).

You must have health insurance cover to live in Belgium. You get health insurance by joining a health insurance fund called a 'mutuelle' or 'ziekenfonds'.

You may still have to pay for the medical care or health services that you use, but your health insurance fund will pay you back for some of your healthcare costs.

UK nationals usually access the Belgian healthcare system in one of these ways:

- joining a health insurance fund and also paying social insurance contributions
- using a European Health Insurance Card (EHIC) or UK Global Health Insurance Card (GHIC) for temporary stays when studying, or as a 'posted' (detached) worker
- registering a UK-issued S1 form with one of the health insurance funds (see 'UK-funded healthcare: getting and using an S1 form in Belgium' below)

Healthcare if you live and work in Belgium

If you are planning on moving to Belgium, see the guidance on [Living in Belgium \(https://www.gov.uk/guidance/living-in-belgium\)](https://www.gov.uk/guidance/living-in-belgium) for more information about visa and residency requirements.

You must show proof of required healthcare cover:

- before you can register as a resident
- when you apply for a visa

For details about the healthcare cover required for residency applications contact local authorities in Belgium or the appropriate Belgium embassy or consulate in the UK.

To access the state healthcare system you must also:

- get health insurance by joining a health insurance fund (called a 'mutuelle' or 'ziekenfonds')
- pay social insurance contributions

Your dependants will be covered by your health insurance.

You can also take out supplementary insurance from your health insurance fund. This is optional. You can pay a higher annual insurance fee so that you do not have to pay for hospital stays or dental care, for example.

You may be entitled to a Belgian EHIC for travel, including visits to the UK.

You may also have the right to apply for a UK S1 if you start drawing a UK State Pension (see 'UK-funded healthcare: getting and using an S1 form in Belgium' below).

How to register for healthcare

You first need to [register as a resident \(https://www.gov.uk/guidance/living-in-belgium\)](https://www.gov.uk/guidance/living-in-belgium) and you'll be given a national residency card.

You then need to sign up to make social insurance contributions.

If you're employed by a Belgian employer, they'll usually do this for you.

If you're self-employed, [register yourself with the social institution for self-employed workers \(https://www.nisse.be/en?_ga=2.148552247.1057576734.1580991567-1833253781.1580991567\)](https://www.nisse.be/en?_ga=2.148552247.1057576734.1580991567-1833253781.1580991567).

If you're not working, you can [pay personal contributions directly to an insurance fund \(https://www.riziv.fgov.be/fr/themes/cout-remboursement/assurabilite/Pages/cotisations-personnelles.aspx\)](https://www.riziv.fgov.be/fr/themes/cout-remboursement/assurabilite/Pages/cotisations-personnelles.aspx).

Some people do not need to pay social insurance contributions. For example, if you're unemployed or disabled.

You also need to join a health insurance fund. To do this, book an appointment at the local office of your chosen fund.

Once you've registered with a health insurance fund, your national residency card will be updated to show your membership. Show this when you visit a doctor.

You can book an appointment with any GP. You do not need to register with them first.

How to access healthcare services

[Find your nearest hospital or clinic \(https://www.health.belgium.be/fr/sante/organisation-des-soins-de-sante/partage-de-donnees-de-sante/institutions-de-soins\)](https://www.health.belgium.be/fr/sante/organisation-des-soins-de-sante/partage-de-donnees-de-sante/institutions-de-soins) on the Health Belgium website.

How much you'll pay

Joining a health insurance fund normally costs 120 to 150 euros per year on top of your social insurance contributions.

You need to pay for most medical treatment but you can apply to your insurance fund to be reimbursed up to 80% of the cost. You do not need to pay for surgery.

Some hospitals, pharmacies and ambulances are able to bill your health insurance fund directly.

Example costs include:

- GP appointments: 27 euros
- hospital stays: 137 euros per day
- dental appointments: 22 euros

The cost of medicine varies depending on the medicine.

If your UK employer has sent you to Belgium temporarily ('posted workers')

A posted worker, also known as a 'detached worker', is someone employed or self-employed in the UK, but temporarily sent to a European Economic Area (EEA) country.

UK posted workers can access healthcare in Belgium using an ~~E.H.I.C.~~, ~~G.H.I.C.~~ or S1 form.

HMRC has a [helpline for National Insurance enquiries from non-UK residents](https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents) (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents>). They can answer questions about posted worker status and explain which documents you will need to get healthcare while posted.

UK-funded healthcare: getting and using an S1 form in Belgium

There's different guidance if you have an S1 as a posted worker (see 'If your UK employer has sent you to Belgium temporarily ('posted workers')' above).

You may be entitled to state healthcare paid for by the UK if you're a resident in Belgium and receive a UK State Pension or an exportable benefit. See [Planning your healthcare](https://www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad/planning-your-healthcare/) (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad/planning-your-healthcare/>) abroad on the NHS website for more information about eligibility.

You may also be entitled to an S1 form if you're a frontier worker (someone who works in one state and lives in another). You must [contact HMRC National Insurance enquiries](https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents) (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents>) to find out if you're eligible.

Not all UK benefits that can be claimed while abroad entitle you to UK-funded healthcare. Read more about [claiming benefits if you move abroad](https://www.gov.uk/claim-benefits-abroad/where-you-can-claim-benefits) (<https://www.gov.uk/claim-benefits-abroad/where-you-can-claim-benefits>) or [contact Jobcentre Plus](https://www.gov.uk/contact-jobcentre-plus) (<https://www.gov.uk/contact-jobcentre-plus>) to ask about a benefit.

Once you have an S1 form, you must register it on the Belgian system.

This will mean you and your dependants will be entitled to healthcare in Belgium on the same basis as a Belgian citizen.

You'll also get:

- a [UK-issued EHIC](https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/) (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/>) or [GHIC](https://www.gov.uk/global-health-insurance-card) (<https://www.gov.uk/global-health-insurance-card>) for travel
- [planned treatments](https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-treatment/what-is-the-s2-route/) (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-treatment/what-is-the-s2-route/>) in other EU countries

Dependants and family members may be classified differently in Belgium than the UK.

Check with the local authorities when you register your S1 form.

If you're entitled to an S1 form as a dependant of a State Pensioner, your health cover will be cancelled once you begin claiming your UK State Pension.

You will be sent a new S1 form to your registered address from NHS Overseas Healthcare Services. You must register this form to ensure continuation of healthcare cover.

You are responsible for informing NHS Overseas Healthcare Services if you change your address or your circumstances change.

NHS Overseas Healthcare Services
Telephone: +44 (0)191 218 1999
Monday to Friday, 8am to 6pm
Saturday, 9am to 3pm

How to get an S1 form

If you have a UK State Pension or another qualifying exportable benefit, you must request an application form by phone from NHS Overseas Healthcare Services (see contact details above).

How to use an S1 form in Belgium

You must register your S1 form with your health insurance fund.

Once registered, your residency card will be updated. This will show you're entitled to healthcare on the same basis as a Belgian citizen.

If you are experiencing delays registering your S1 with local authorities and require emergency or urgent treatment, contact the Overseas Healthcare Services on 0044 191 218 1999.

Studying in Belgium

You should apply for a Student **GHIC** to get medically necessary, state-provided healthcare for the duration of your study period in Belgium, whether this is for part or all of your course. This means that you'll get necessary healthcare services on the same basis as an Belgium citizen either for free or at a reduced cost.

If you already hold a valid Student **EHIC** you can use this until the card expires.

[Read more about eligibility and how to apply. \(https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/\)](https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/)

Getting treatment in the UK

Because the NHS is a residency-based system, under NHS rules UK nationals who move abroad on a permanent basis may lose their entitlement to free NHS healthcare.

If you are a UK national and move to the EU, you should not expect to be able to use NHS services for free when visiting the UK unless you have an **EHIC**, **PRC** or **S2** to show your healthcare costs are funded by the EU country in which you now live, or another exemption applies.

Some former UK residents do not have to pay for NHS treatment when visiting England. This includes:

- UK war pensioners
- UK government employees
- UK nationals living in the EU on or before 31 December 2020, once they have a registered, UK-issued S1

Read more about using the NHS when you no longer live in the UK (see 'UK nationals who no longer live in the UK' in [Healthcare for visitors to the UK from the EU \(https://www.gov.uk/guidance/healthcare-for-eu-and-efta-citizens-visiting-the-uk\)](https://www.gov.uk/guidance/healthcare-for-eu-and-efta-citizens-visiting-the-uk)).

If you return to live in the UK you'll be able to use the NHS like any other UK resident.

Read more about [using the NHS when you return to live in the UK \(https://www.gov.uk/guidance/using-the-nhs-when-you-return-to-live-in-the-uk\)](https://www.gov.uk/guidance/using-the-nhs-when-you-return-to-live-in-the-uk).

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Last updated 19 October 2021 - [hide all updates](#)

1. 19 October 2021

Updated 'Healthcare if you live and work in Belgium' to include information about how to find your nearest hospital or clinic. Updated 'UK-funded healthcare' to include information for S1 dependants who begin claiming a UK State Pension, and guidance for S1 holders who are experiencing delays in registering their S1. Updated 'Studying in Belgium' to include more information on Student GHIC and Student EHIC cards. Updated 'Getting treatment in the UK' to provide additional detail about NHS access when visiting the UK.

2. 12 February 2021

Updated 'posted worker' section to reflect that posted workers can continue working and accessing state healthcare in Belgium, and added detail to 'getting treatment in the UK' section about healthcare when you no longer live in the UK.

3. 31 December 2020

Updated sections on living and working in Belgium, using an S1 form in Belgium, posted workers and studying in Belgium. Changes reflect healthcare arrangements for people moving to Belgium under the new rules of the UK's deal with the EU.

4. 9 November 2020

Updated 2 sections: 'Healthcare if you're using an S1 form in Belgium' and 'Healthcare if you're studying in Belgium'. Students and people with a registered S1 in Belgium can now apply for a new UK European Health Insurance Card (EHIC) that will remain valid from 1 January 2021.

5. 23 September 2019

First published.

Related content

- [Healthcare for UK nationals living in Slovakia \(/guidance/healthcare-in-slovakia\)](/guidance/healthcare-in-slovakia)
- [Healthcare for UK nationals living in the Czech Republic \(/guidance/healthcare-in-the-czech-republic\)](/guidance/healthcare-in-the-czech-republic)
- [Healthcare for UK nationals living in Norway \(/guidance/healthcare-in-norway\)](/guidance/healthcare-in-norway)
- [Healthcare for UK nationals living in Sweden \(/guidance/healthcare-in-sweden\)](/guidance/healthcare-in-sweden)
- [Healthcare for UK nationals living in Hungary \(/guidance/healthcare-in-hungary\)](/guidance/healthcare-in-hungary)
- [Belgium travel advice \(/foreign-travel-advice/belgium\)](/foreign-travel-advice/belgium)

Detailed guidance

- [Living in Belgium \(/guidance/living-in-belgium\)](/guidance/living-in-belgium)

Collection

- [Healthcare in the EU, Norway, Iceland, Liechtenstein and Switzerland \(/government/collections/healthcare-in-the-eu-norway-iceland-liechtenstein-and-switzerland\)](/government/collections/healthcare-in-the-eu-norway-iceland-liechtenstein-and-switzerland)

Brexit

[Check what you need to do \(/brexit\)](/brexit)

Explore the topic

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 - [Living abroad \(/going-and-being-abroad/living-abroad\)](/going-and-being-abroad/living-abroad)
 - [Health and social care \(/health-and-social-care\)](/health-and-social-care)
 - [Brexit: guidance for individuals \(/brexit/guidance-individuals\)](/brexit/guidance-individuals)
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