



1. Home (<https://www.gov.uk/>)
2. Brexit: check how the new rules affect you (<https://www.gov.uk/transition>)

Part of  
**Brexit: check how the new rules affect you**  
(<https://www.gov.uk/transition>)

Guidance

## Healthcare for UK nationals living in Bulgaria

Summary: How to get state healthcare if you live, work or study in Bulgaria.

Published 23 September 2019

Last updated 31 December 2020 — see all updates

From:

Department of Health and Social Care (<https://www.gov.uk/government/organisations/department-of-health-and-social-care>), Foreign & Commonwealth Office (<https://www.gov.uk/government/organisations/foreign-commonwealth-office>), and Foreign, Commonwealth & Development Office (<https://www.gov.uk/government/organisations/foreign-commonwealth-development-office>)

### Contents

- Stay up to date
- Healthcare if you live and work in Bulgaria
- If your UK employer has sent you to Bulgaria temporarily ('posted workers')
- UK-funded healthcare: using an S1 form in Bulgaria
- Studying in Bulgaria
- Moving back to the UK

Print this page

#### Stay up to date

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

Sign up for email alerts. (<https://www.gov.uk/email-signup/?topic=/world/living-in-bulgaria>)

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

State healthcare in Bulgaria is not completely free. You may need to pay something for most treatments and services. How much you pay depends on how your healthcare is funded.

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

- paying state health insurance contributions through their Bulgarian employer
- paying state health insurance contributions independently if you're self-employed or financially independent
- taking out private health insurance
- using a European Health Insurance Card (EHIC) or UK Global Health Insurance Card (GHIC) for temporary stays
- registering a UK-issued S1 form with Bulgaria's National Health Insurance Fund (NHIF)

## Healthcare if you live and work in Bulgaria

You must register as a resident (<https://www.gov.uk/guidance/living-in-bulgaria#visas-and-residency>) if you intend to stay in Bulgaria for more than 3 months.

When you apply for residency, you'll be asked to show a proof of health insurance.

As a resident, you can pay national health insurance contributions. This will entitle you to cheaper state healthcare, so you'll only pay a small patient fee rather than the full amount.

If you're employed or self-employed, you'll pay monthly national health insurance contributions to the National Revenue Agency (NRA, website in Bulgarian) (<https://nap.bg/page?id=315>)

If you're not working, you can either:

- pay your contributions to the NRA by registering as a self-insured person
- get private health insurance

You may be entitled to a Bulgarian 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.

## How to register

You must register as a resident (<https://www.gov.uk/guidance/living-in-bulgaria#visas-and-residency>) to pay healthcare contributions in Bulgaria.

If you're working for a Bulgarian employer, they'll arrange for monthly national health insurance payments to the NRA to come out of your salary before you're paid.

You'll need to register at your local NRA office (<https://www.nap.bg/page?id=546>) (website in Bulgarian) if you're:

- self-employed
- registering as a self-insured person
- unemployed

Check with your local NRA office what documents you'll need to provide when you register.

Once you're making contributions, you can register with a local GP. Make sure they're registered with the National Health Insurance Fund (NHIF).

Your GP will help you get a National Health Insurance Card. Show this whenever you see a doctor.

You'll need a referral from your GP to see a specialist. If you don't have a referral, you'll have to pay the full price of the visit or treatment.

## How much you'll pay

If you're employed, your monthly national health insurance contributions are 8% of your salary before tax, split between your employer and you. Your employer pays 4.8% and you pay 3.2%. Your contribution will be taken out of your salary before you're paid.

If you're self-employed, your national insurance contributions will be 8% of your taxable income.

If you do not have a taxable income, for example you receive a pension, your contributions are set from the national minimum wage. In 2020, the minimum health insurance contribution you'll make is 24.40 Bulgarian leva.

Emergency healthcare is free in Bulgaria.

You'll have to pay a small amount for most other medical services, for example:

- from 2.90 Bulgarian leva for a visit to your GP
- from 5.80 Bulgarian leva per day for the first 10 days you're in hospital

Some people may be exempt from paying healthcare costs, for example if you've just given birth or are having cancer treatment. You'll need an exemption certificate from your doctor.

There are no set costs for dental treatment.

You'll have to pay for all prescribed medicine. How much you'll pay depends on the medicine.

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

A posted worker (<https://www.gov.uk/working-abroad/posted-workers>) is someone who is employed or self-employed in the UK, but temporarily sent to another European Economic Area (EEA) country.

UK posted workers can access healthcare in Bulgaria using a UK-issued EHIC or an S1 form if Bulgaria opts in to posted worker arrangements as a part of the agreement with the EU. Bulgaria needs to confirm this by the end of January 2021.

If Bulgaria does not opt in to posted worker arrangements, you may need to do one or more of the following:

- join a local healthcare scheme
- cover the cost of your healthcare with private health insurance

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>). They can answer questions about posted worker status and explain which documents you will need to get healthcare while posted.

## UK-funded healthcare: using an S1 form in Bulgaria

There's different guidance if you have an S1 as a posted worker.

You may be entitled to state healthcare paid for by the UK if you're a Bulgarian resident (<https://www.gov.uk/guidance/living-in-bulgaria>) and receive a UK State Pension.

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>) to find out if you're eligible.

If you've been living in Bulgaria since before 1 January 2021, you may also be entitled to an S1 if you receive some other 'exportable benefits'.

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>) or 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 with the Bulgarian National Health Insurance Fund (NHIF).

This will mean you and your dependants will be entitled to healthcare in Bulgaria on the same basis as a Bulgarian 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/>) for travel
- planned treatments (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-treatment/what-is-the-s2-route/>) in other EU countries

If you moved to the EU before 1 January 2021, you'll have access to the NHS in England when you're visiting.

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

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

## How to get an S1 form

If you have a UK State Pension, you must request an application form by phone from NHS Overseas Healthcare Services.

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

Saturday, 9am to 3pm

## How to use an S1 form in Bulgaria

Once you have an S1 form, you must register it with your local NHIF office (<http://www.en.nhif.bg/page/rhif>).

You'll get a certificate to show that you've registered your S1 form. Bring this with you whenever you visit a doctor or get medical treatment.

This will show you're entitled to healthcare on the same basis as a Bulgarian citizen.

## Studying in Bulgaria

You can use an [EHIC](https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/) or GHIC (<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/>) to get medically necessary healthcare until the end of your study period.

## Moving back to the UK

If you return to 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>).

Published 23 September 2019

Last updated 31 December 2020 + show all updates

### 1. 31 December 2020

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

### 2. 9 November 2020

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

### 3. 23 September 2019

First published.

[Print this page](#)

## Brexit

Check how the new rules affect you (<https://www.gov.uk/transition>)

## Related content

- [Healthcare for UK nationals living in Austria](https://www.gov.uk/guidance/healthcare-in-austria) (<https://www.gov.uk/guidance/healthcare-in-austria>)
- [Healthcare for UK nationals living in Switzerland](https://www.gov.uk/guidance/healthcare-in-switzerland) (<https://www.gov.uk/guidance/healthcare-in-switzerland>)
- [Healthcare for UK nationals living in Belgium](https://www.gov.uk/guidance/healthcare-in-belgium) (<https://www.gov.uk/guidance/healthcare-in-belgium>)
- [Healthcare for UK nationals living in Slovenia](https://www.gov.uk/guidance/healthcare-in-slovenia) (<https://www.gov.uk/guidance/healthcare-in-slovenia>)

- [Healthcare for UK nationals living in Romania \(https://www.gov.uk/guidance/healthcare-in-romania\)](https://www.gov.uk/guidance/healthcare-in-romania)

## Detailed guidance

- [Living in Bulgaria \(https://www.gov.uk/guidance/living-in-bulgaria\)](https://www.gov.uk/guidance/living-in-bulgaria)

## Collection

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

## Explore the topic

- [British nationals overseas \(https://www.gov.uk/going-and-being-abroad/british-nationals-overseas\)](https://www.gov.uk/going-and-being-abroad/british-nationals-overseas)
- [Living abroad \(https://www.gov.uk/going-and-being-abroad/living-abroad\)](https://www.gov.uk/going-and-being-abroad/living-abroad)
- [Health and social care \(https://www.gov.uk/health-and-social-care\)](https://www.gov.uk/health-and-social-care)
- [Brexit: check how the new rules affect you \(https://www.gov.uk/transition\)](https://www.gov.uk/transition)
- [Living in Bulgaria \(https://www.gov.uk/world/living-in-bulgaria\)](https://www.gov.uk/world/living-in-bulgaria)