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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 Bulgaria

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

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 \(/government/organisations/foreign-commonwealth-development-office\)](#)

Published

23 September 2019

Last updated

19 October 2021 —

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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 \(https://www.gov.uk/email-signup/?topic=/world/living-in-bulgaria\)](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 \(https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare\)](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 when studying, or as a 'posted' (detached) worker
- registering a UK-issued S1 form with Bulgaria's National Health Insurance Fund (NHIF) (see 'UK-funded healthcare: getting and using an S1 form in Bulgaria' below)

Healthcare if you live and work in Bulgaria

If you are planning on moving to Bulgaria, see the guidance on [Living in Bulgaria \(https://www.gov.uk/guidance/living-in-bulgaria\)](https://www.gov.uk/guidance/living-in-bulgaria) 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 Bulgaria or the appropriate Bulgarian embassy or consulate in the UK.

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 \(NRA, website in Bulgarian\) \(https://nra.bg/wps/portal/nra/nachalo\)](https://nra.bg/wps/portal/nra/nachalo).

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 (see 'UK-funded healthcare: getting and using an S1 form in Bulgaria' below).

How to register for healthcare

You first need to [register as a resident \(https://www.gov.uk/guidance/living-in-bulgaria\)](https://www.gov.uk/guidance/living-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 \(https://nra.bg/wps/portal/nra/nachalo\)](https://nra.bg/wps/portal/nra/nachalo) (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 to access healthcare services

[Find your nearest hospital or clinic \(https://www.gov.uk/government/publications/bulgaria-list-of-medical-facilities/bulgaria-doctors\)](https://www.gov.uk/government/publications/bulgaria-list-of-medical-facilities/bulgaria-doctors) on this GOV.UK page.

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 – you'll pay a small health insurance contribution. This is set from the national minimum wage.

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, 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 Bulgaria using an [EHIC](#), [GHIC](#) 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 Bulgaria

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

You may be entitled to state healthcare paid for by the UK if you're a resident in Bulgaria 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 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/) (<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 Bulgaria 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 Bulgaria

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

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 Bulgaria

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

If you already hold a valid Student **E.H.I.C.** 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 **E.H.I.C.**, **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>).

Published 23 September 2019

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

1. 19 October 2021

Updated 'Healthcare if you live and work in Bulgaria' 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 Bulgaria' 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. 16 February 2021

Updated 'posted worker' section to reflect that posted workers can continue working and accessing state healthcare in Bulgaria, 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 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.

4. 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.

5. 23 September 2019

First published.

Related content

- [Healthcare for UK nationals living in Norway](/guidance/healthcare-in-norway) (/guidance/healthcare-in-norway)
- [Healthcare for UK nationals living in Malta](/guidance/healthcare-in-malta) (/guidance/healthcare-in-malta)
- [Healthcare for UK nationals living in Luxembourg](/guidance/healthcare-in-luxembourg) (/guidance/healthcare-in-luxembourg)
- [Healthcare for UK nationals living in Lithuania](/guidance/healthcare-in-lithuania) (/guidance/healthcare-in-lithuania)
- [Healthcare for UK nationals living in Austria](/guidance/healthcare-in-austria) (/guidance/healthcare-in-austria)

Detailed guidance

- [Living in Bulgaria](/guidance/living-in-bulgaria) (/guidance/living-in-bulgaria)
- [Travel to Bulgaria for work](/guidance/travel-to-bulgaria-for-work) (/guidance/travel-to-bulgaria-for-work)

Collection

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

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

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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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