



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 Croatia

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

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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 Croatia
- If your UK employer has sent you to Croatia temporarily ('posted workers')
- UK-funded healthcare: using an S1 form in Croatia
- Studying in Croatia
- 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 Croatia.

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

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

Anyone living in Croatia for more than 3 months must have health insurance.

Healthcare is not free in Croatia. As well as insurance contributions, you'll need to pay something towards the cost of any medical treatment. This is called a co-payment.

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

- paying contributions to the Croatian Health Insurance Fund (HZZO)
- using a European Health Insurance Card (EHIC) or UK Global Health Insurance Card (GHIC) for temporary stays
- registering a UK-issued S1 form with HZZO

## Healthcare if you live and work in Croatia

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

You must pay health insurance contributions to the Croatian Health Insurance Fund (HZZO (<https://www.hzzo.hr/en/>)), which funds the healthcare system.

Healthcare is not free in Croatia. You'll also need to make a co-payment of 20% of the cost of any medical treatment you receive. The maximum you'll pay for a single treatment is 2,000 Croatian kuna.

Most people in Croatia take out supplementary health insurance with HZZO to cover their co-payments.

Some people are entitled to free supplementary health insurance, for example if you're disabled, a student or on a low-income.

You may be entitled to a Croatian 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 first need to apply for a residence permit (<https://www.gov.uk/guidance/living-in-croatia>). When you've applied for your permit, you'll get a letter that proves you're applying to be a Croatian resident.

Take this letter to your local HZZO office within 8 days to register to pay your health insurance contributions.

If you're employed or self-employed, you'll make monthly contributions. These are calculated annually and based on the average salary. They'll be deducted from your salary by your employer or accountant.

If you're not working, you must pay HZZO a fixed single amount of around 700 euros each year for annual health insurance.

Your dependants will be covered by your insurance. They also need to register with HZZO.

Once you've registered, you'll get a letter confirming your insurance, and an insurance card. The card can take up to 3 months to arrive.

If you need any healthcare while you're waiting for your card, show your insurance confirmation letter to prove that you're entitled to healthcare.

You need to register with a GP or paediatrician for children. They are your first point of contact for accessing healthcare. Find a healthcare provider registered with HZZO (<https://www.hzzo.hr/zdravstveni-sustav-rh/zdravstvena-zastita-i-pruzatelji/>) (website in Croatian).

## How much you'll pay

Basic state health insurance does not cover the full cost of medical care. You need to pay 20% of the cost. This ranges from 10 to 2,000 Croatian kuna for a single treatment.

For example, you'll pay 10 Croatian kuna for a GP appointment.

If you have supplementary health insurance, you do not have to pay the 20% co-payment. Supplementary insurance costs 60 to 120 Croatian kuna a month.

Basic prescription medicine is free. You'll have to pay for other medicines, unless you're covered by supplementary insurance. Your doctor can tell you when and how much you'll have to pay for any prescribed medicine.

Emergency healthcare is usually free. You'll need to pay for any follow up treatment.

Dental care is covered by state healthcare insurance although many people use private dentists in Croatia.

## If your UK employer has sent you to Croatia 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 Croatia using a UK-issued EHIC or an S1 form if Croatia opts in to posted worker arrangements as a part of the agreement with the EU. Croatia needs to confirm this by the end of January 2021.

If Croatia 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 Croatia

There is 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 Croatian resident (<https://www.gov.uk/guidance/living-in-croatia>) 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 Croatia 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 on the Croatian system. This will mean you and your dependents will be entitled to healthcare in Croatia on the same basis as a Croatian 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 Croatia 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 Croatia

You must register your S1 form at your local HZZO office.

Once you've registered, you'll get a letter confirming your insurance, and an insurance card. The card can take up to 3 months to arrive.

If you need any healthcare while you're waiting for your card, show your insurance confirmation letter to prove that you're entitled to healthcare.

Your letter and card show you're entitled to healthcare on the same basis as a Croatian citizen.

Your dependants will be covered by your insurance. They also need to register with HZZO.

## Studying in Croatia

You can use an **EHIC** 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.

If you're studying in Croatia for more than 3 months, you should register for healthcare with HZZO.

You can also take out supplementary health insurance with HZZO to cover the co-payments for any medical treatment you receive.

## 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>).

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### 1. 31 December 2020

Updated sections on living and working in Croatia, using an S1 form in Croatia, posted workers and studying in Croatia. Changes reflect healthcare arrangements for people moving to Croatia 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 Croatia' and 'Healthcare if you're studying in Croatia'. Students and people with a registered S1 in Croatia 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.

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## Brexit

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

## Related content

- Healthcare for UK nationals living in Slovenia (<https://www.gov.uk/guidance/healthcare-in-slovenia>)
- Healthcare for UK nationals living in Malta (<https://www.gov.uk/guidance/healthcare-in-malta>)
- Healthcare for UK nationals living in Finland (<https://www.gov.uk/guidance/healthcare-in-finland>)
- Healthcare for UK nationals living in Estonia (<https://www.gov.uk/guidance/healthcare-in-estonia>)
- Healthcare for UK nationals living in Norway (<https://www.gov.uk/guidance/healthcare-in-norway>)
- Croatia travel advice (<https://www.gov.uk/foreign-travel-advice/croatia>)

## Detailed guidance

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

## 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)

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- [Living abroad \(https://www.gov.uk/going-and-being-abroad/living-abroad\)](https://www.gov.uk/going-and-being-abroad/living-abroad)
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- [Brexit: check how the new rules affect you \(https://www.gov.uk/transition\)](https://www.gov.uk/transition)
- [Living in Croatia \(https://www.gov.uk/world/living-in-croatia\)](https://www.gov.uk/world/living-in-croatia)