

## Coronavirus (COVID-19) (/coronavirus)

Guidance and support

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### Part of

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

## Guidance

# Healthcare for UK nationals living in Croatia

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

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 Croatia.

[Sign up for email alerts \(https://www.gov.uk/email-signup/?topic=/world/living-in-croatia\)](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 \(https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare\)](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 when studying, or as a 'posted' (detached) worker
- registering a UK-issued S1 form with [HZZO](#) (see 'UK-funded healthcare: getting and using an S1 form in Croatia' below)

## Healthcare if you live and work in Croatia

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

You must show proof of 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 Croatia or the appropriate Croatian embassy or consulate in the UK.

You must [register as a resident \(https://www.gov.uk/guidance/living-in-croatia\)](https://www.gov.uk/guidance/living-in-croatia) 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](#))

You must pay health insurance contributions to the Croatian Health Insurance Fund (<https://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 (see 'UK-funded healthcare: getting and using an S1 form in Croatia' below).

## How to register for healthcare

You first need to [register as a resident \(https://www.gov.uk/guidance/living-in-croatia\)](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 \(https://hzzo.hr/en/national-contact-point-ncp/healthcare-facilities-and-physicians\)](https://hzzo.hr/en/national-contact-point-ncp/healthcare-facilities-and-physicians).

## How to access healthcare services

[Find your nearest hospital or clinic \(https://www.gov.uk/government/publications/medical-facilities-in-croatia/croatia-medical-facilities\)](https://www.gov.uk/government/publications/medical-facilities-in-croatia/croatia-medical-facilities) on this GOV.UK webpage.

## 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, 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 Croatia 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 Croatia

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

You may be entitled to state healthcare paid for by the UK if you're a resident in Croatia and receive a UK State Pension or an exportable benefit. See [Planning your healthcare abroad](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/>) 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 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/) (<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-planned-treatments) ([https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-](https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-planned-treatments)

[treatment/what-is-the-s2-route/](#)) in other EU countries

Dependants and family members may be classified differently in Croatia 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 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](#).

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 Croatia

You should apply for a Student [GHIC](#) to get medically necessary, state-provided healthcare for the duration of your study period in Croatia, 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 Croatian 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/)

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.

## 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 Croatia' 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 Croatia' 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 Croatia, 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 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.

### 4. 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.

5. 23 September 2019

First published.

## Related content

- [Healthcare for UK nationals living in Lithuania \(/guidance/healthcare-in-lithuania\)](/guidance/healthcare-in-lithuania)
- [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 Estonia \(/guidance/healthcare-in-estonia\)](/guidance/healthcare-in-estonia)
- [Healthcare for UK nationals living in Slovenia \(/guidance/healthcare-in-slovenia\)](/guidance/healthcare-in-slovenia)
- [Healthcare for UK nationals living in Luxembourg \(/guidance/healthcare-in-luxembourg\)](/guidance/healthcare-in-luxembourg)
- [Croatia travel advice \(/foreign-travel-advice/croatia\)](/foreign-travel-advice/croatia)

## Detailed guidance

- [Living in Croatia \(/guidance/living-in-croatia\)](/guidance/living-in-croatia)

## 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

- [British nationals overseas \(/going-and-being-abroad/british-nationals-overseas\)](/going-and-being-abroad/british-nationals-overseas)
- [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)
- [Living in Croatia \(/world/living-in-croatia\)](/world/living-in-croatia)

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