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

Guidance

Healthcare for UK nationals living in Estonia

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

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 Estonia.

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

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

State healthcare in Estonia is run by the Estonian Health Insurance Fund (EHIF). Healthcare is not completely free. You may still have to pay for some treatments and services.

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

- paying social security tax through their employer
- paying social security tax independently
- 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 EHIF (see 'UK-funded healthcare: getting and using an S1 form in Estonia' below)

Healthcare if you live and work in Estonia

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

Most residents need to pay social security tax to be covered by the [Estonian Health Insurance Fund \(<https://www.haigekassa.ee/en>\)](https://www.haigekassa.ee/en) (EHIF). Your dependants will also be covered.

You may be entitled to an Estonian 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 Estonia' below).

How to register for healthcare

1. [Register as a resident \(<https://www.gov.uk/guidance/living-in-estonia>\)](https://www.gov.uk/guidance/living-in-estonia) in Estonia.
2. Apply for an ID card at the Police and Border Guard offices.
3. Arrange to pay social security tax.

If you're employed, your employer will arrange for your social security tax to come out of your salary each month before you're paid. They'll also register you with [EHIC](#).

If you're self-employed, you need to register your business activities with the Tax and Customs Board in the Employment Register. They'll pass your details over to [EHIC](#) so that you're registered.

Once you're registered with [EHIC](#) you'll have access to healthcare on the same basis as an Estonian citizen.

To register for a GP, go to your local GP surgery.

Show your ID card when you visit a doctor. Your ID card is not proof of your healthcare cover but it carries your ID number. The GP practice will take your ID number to check you're registered with [EHIC](#).

How to access healthcare services

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

How much you'll pay

You have to pay for some medical services in Estonia. For example:

- hospital stays: up to 25 euros
- specialist doctor appointments: up to 5 euros
- GP home visits: up to 5 euros
- prescription medicines: 2.50 euros

GP appointments are free unless it's a home visit.

Most dental care in Estonia is private. A check-up costs 15 to 30 euros.

If your UK employer has sent you to Estonia 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 Estonia 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 Estonia

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

You may be entitled to state healthcare paid for by the UK if you're a resident in Estonia 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 Estonian system.

This will mean you and your dependants will be entitled to healthcare in Estonia on the same basis as an Estonian 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 Estonia 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 Estonia

You must register your S1 form with [EHIF](https://www.haigekassa.ee/en) (<https://www.haigekassa.ee/en>). You can do this online or go to one of the EHIF customer service offices.

Once registered, you will be sent a confirmation letter. You will be entitled to healthcare on the same basis as an Estonian 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 Estonia

You should apply for a Student GHIC to get medically necessary, state-provided healthcare for the duration of your study period in Estonia, 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 Estonian 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 Estonia' 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 Estonia' 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. 10 February 2021

Updated 'posted worker' section as Estonia has confirmed posted workers can continue working and accessing state healthcare in Estonia, 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 Estonia, using an S1 form in Estonia, posted workers and studying in Estonia. Changes reflect healthcare arrangements for people moving to Estonia 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 Estonia' and 'Healthcare if you're studying in Estonia'. Students and people with a registered S1 in Estonia 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 Croatia \(/guidance/healthcare-in-croatia\)](/guidance/healthcare-in-croatia)
- [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)
- [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 Finland \(/guidance/healthcare-in-finland\)](/guidance/healthcare-in-finland)
- [Estonia travel advice \(/foreign-travel-advice/estonia\)](/foreign-travel-advice/estonia)

Detailed guidance

- [Living in Estonia \(/guidance/living-in-estonia\)](/guidance/living-in-estonia)
- [Travel to Estonia for work \(/guidance/travel-to-estonia-for-work\)](/guidance/travel-to-estonia-for-work)

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 \(/going-and-being-abroad/british-nationals-overseas\)](#)
- [Living abroad \(/going-and-being-abroad/living-abroad\)](#)
- [Health and social care \(/health-and-social-care\)](#)
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