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Guidance

Healthcare for UK nationals living in France

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

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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>)

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Stay up to date

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

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

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

You must have health insurance cover to live in France.

State healthcare in France is not free. Healthcare costs are covered by both the state and through patient contributions. These are known as co-payments.

You may have to pay upfront for some treatment. The French national insurance fund, Caisse Primaire d'Assurance Maladie (CPAM), will then repay you for part of the costs later.

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

- making French social security contributions through their employer or as a self-employed person
- registering a UK-issued S1 form with the local CPAM office
- using a European Health Insurance Card (EHIC) or UK Global Health Insurance Card (GHIC) for temporary stays

Healthcare if you live and work in France

You can apply to be covered by the French healthcare system ('PUMa') if you have been a resident in France for at least 3 months. If you're employed in France, you can apply as soon as you start work. You'll have access to state healthcare on the same basis as a French citizen.

Find out more about becoming resident in France. (<https://www.gov.uk/guidance/living-in-france>)

You'll pay for PUMa through social security contributions if you are employed or self-employed in France.

If you are not employed you may have to pay into PUMa yourself. There's more information on the CPAM website (<https://www.ameli.fr/paris/assure/droits-demarches/etudes-emploi-retraite/sans-emploi/sans-emploi>) (in French).

You may be entitled to a French 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 can apply for PUMa through your local CPAM office. There's information about how to register (<https://www.ameli.fr/assure/english-pages>) online.

You'll get a French social security number and once registered, you'll get a social security card, called a 'Carte Vitale'. Take it with you whenever you visit a doctor, pharmacy or specialist provider.

How much you'll pay

State healthcare in France is not free. You may have to pay some of the cost of any treatment.

Make sure you understand what you'll be charged and how much of that you will get back through insurance. There's information (in French) about reimbursements online (<https://www.ameli.fr/assure/remboursements>).

You can also get top-up insurance called a 'mutuelle'. This will cover all or part of your medical costs.

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

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

You should register your S1 with CPAM.

You may also need a UK-issued A1 certificate to show that you pay national insurance in the UK. You can get this from HMRC (<https://www.gov.uk/government/publications/national-insurance-application-for-form-e101-if-self-employed-in-european-economic-area-ca3837>).

If you're using an **E.H.I.C.**, you'll need to show the card when you go to your appointment.

UK-funded healthcare: using an S1 form in France

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 French resident (<https://www.gov.uk/guidance/living-in-france>) 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 have been living in France 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 at your local CPAM office.

This will mean you and your dependants will be entitled to healthcare in France on the same basis as a French citizen.

You'll still have to pay part of your medical costs, just like other French residents.

You can also get top-up insurance called a 'mutuelle'. This will cover all or part of your medical costs that are not covered by state repayments.

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 France 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 France

You must register your S1 with your local CPAM office. There's information about how to register (<https://www.ameli.fr/assure/english-pages>) online.

You'll get a French social security number and once registered, you'll get a social security card, called a 'Carte Vitale'. Take it with you whenever you visit a doctor, pharmacy or specialist provider.

This will mean you're entitled to healthcare on the same basis as French citizen.

Studying in France

You can use an **EHIC** or a **GHIC** (<http://www.nhs.uk/ehic>) 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>).

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1. 31 December 2020

Updated sections on living and working in France, using an S1 form in France, posted workers and studying in France. Changes reflect healthcare arrangements for people moving to France 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 France' and 'Healthcare if you're studying in France'. Students and people with a registered S1 in France can now apply for a new UK European Health Insurance Card (EHIC) that will remain valid from 1 January 2021.

3. 31 January 2020

Details on the ways that you access healthcare have been updated. The guidance now only covers living, working and studying. Information on visiting has been moved to:
<https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare>

4. 23 September 2019

First published.

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- Healthcare for UK nationals living in Spain (<https://www.gov.uk/guidance/healthcare-in-spain-including-the-balearic-and-canary-islands>)
- Healthcare for UK nationals living in Germany (<https://www.gov.uk/guidance/healthcare-in-germany>)
- Apply for healthcare cover in the EU, European Economic Area or Switzerland (CA8454) (<https://www.gov.uk/guidance/apply-for-health-care-cover-in-the-european-economic-area-ca8454>)
- France: register your residency (<https://www.gov.uk/government/publications/france-register-your-residency>)
- Living in France (<https://www.gov.uk/guidance/living-in-france>)
- France travel advice (<https://www.gov.uk/foreign-travel-advice/france>)

Detailed guidance

- Living in France (<https://www.gov.uk/guidance/living-in-france>)

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>)

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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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