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Guidance

Healthcare for UK nationals living in Germany

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

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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 Germany.

Sign up for email alerts. (<https://www.gov.uk/guidance/living-in-germany>)

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

You must have health insurance cover to live in Germany. You may still have to pay to use some parts of the healthcare system.

German residents join a health insurer called a 'Krankenkasse' and pay monthly insurance contributions. Most residents join a 'statutory' health insurer (gesetzliche Krankenkasse (<https://www.gkv-spitzenverband.de/english/english.jsp>)).

Around 10% of residents join a private health insurer (private Krankenkasse).

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

- joining a statutory German health insurer
- joining a private German health insurer
- using a European Health Insurance Card (EHIC) or UK Global Health Insurance Card (GHIC) for temporary stays
- registering a UK-issued S1 form with a statutory health insurer

Healthcare if you live and work in Germany

You must have health insurance if you live in Germany.

You can add your dependants to your statutory insurance plan for free.

If you're employed with a German employer you can join a health insurance scheme through them.

If you're self-employed or not covered through work you need to register directly with your chosen health insurer.

You may be entitled to a German 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

First you need to register as a resident (<https://www.gov.uk/guidance/living-in-germany>) with the German authorities. Once you've registered as a resident, you can join a health insurer. See a list of statutory health insurers (https://www.gkv-spitzenverband.de/service/versicherten_service/krankenkassenliste/krankenkassen.jsp) (in German).

Your insurer will send you a health insurance card. Your German EHIC is on the back (if you join a statutory health insurer).

You can go to any GP practice in Germany. You do not need to register with the practice.

You do not always need to be referred by a GP for further treatment. When you need a referral, you'll be given a piece of paper called an 'Überweisungsschein'.

If you're registered with a statutory health insurer rather than a private insurer, you need to make sure you go to a doctor or dentist who treats statutory-insured patients. These doctors and dentists are usually referred to as:

- 'Kassenarzt' (statutory health insurance physician)
- 'Vertragsarzt' (registered contract physician)
- 'Alle Kassen' (all health insurance funds)

Take your health insurance card with you whenever you visit a doctor, dentist or healthcare provider.

How much you'll pay

You'll pay monthly insurance contributions to your insurance provider. If you're employed and have joined a statutory insurer, your contributions will be taken from your salary before you're paid.

You may still need to pay part of the cost of medical services you use. For example:

- hospital stays cost 10 euros per day
- prescription medicines cost up to 10 euros

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

If Germany 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 Germany

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 German resident (<https://www.gov.uk/guidance/living-in-germany>) 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 Germany 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 with a statutory German health insurer.

This will mean you and your dependants will be entitled to healthcare in Germany on the same basis as German citizens who have a statutory health insurer.

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've been living in the EU since before 1 January 2021, you'll also have access to the NHS in England when you're visiting.

Dependants and family members may be classified differently in Germany 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 Germany

You must register your S1 form with your chosen statutory health insurer. See a list of statutory health insurers (https://www.gkv-spitzenverband.de/service/versicherten_service/krankenkassenliste/krankenkassen.jsp) (in German). Contact them to find out what documents you need to provide. It usually includes:

- your passport
- proof that you're registered as a resident in Germany
- proof of income or that you're a pensioner

Once registered for insurance, you'll get a health insurance ID card. This shows that you're entitled to healthcare on the same basis as a German citizen.

Studying in Germany

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 have a job while studying you need to get insurance with a German health insurer (statutory or private). This includes if you're doing a paid placement or internship. For students, this costs around 100 euros a month.

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 Germany, using an S1 form in Germany, posted workers and studying in Germany. Changes reflect healthcare arrangements for people moving to Germany 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 Germany' and 'Healthcare if you're studying in Germany'. Students and people with a registered S1 in Germany 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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- 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>)
- 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 Italy (<https://www.gov.uk/guidance/healthcare-in-italy>)
- Germany travel advice (<https://www.gov.uk/foreign-travel-advice/germany>)

Detailed guidance

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

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- 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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