



1. Home (<https://www.gov.uk/>)
2. Brexit: check how the new rules affect you (<https://www.gov.uk/transition>)

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Guidance

Healthcare for UK nationals living in Iceland

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

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

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

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

If you've been living in Iceland since before 1 January 2021, your rights to access healthcare will stay the same for as long as you remain resident.

This guidance explains what you need to do in Iceland depending on your circumstances.

The healthcare system in Iceland is state-funded. If you're a UK national, you can apply for state health insurance as soon as you're a registered resident.

Healthcare in Iceland is not completely free. Healthcare costs are covered by the state (through the Icelandic Health Insurance fund) and through patient contributions.

Patient contributions are capped each month. Once you've spent a certain amount, your state healthcare is free for the rest of the month.

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

- registering as a legal resident in Iceland and applying for state health insurance
- taking out private health insurance
- registering a UK-issued S1 form with the Icelandic health insurance system

Healthcare if you live and work in Iceland

You must register as a resident (<https://www.gov.uk/guidance/living-in-iceland#visas-and-residency>) if you're living in Iceland for more than 3 months.

The Icelandic healthcare system is state funded. If you're a UK national, you can apply for Icelandic state health insurance as soon as you're a registered resident.

You need to pay patient contributions directly towards the cost of your healthcare. The rest is paid for by the state through the Icelandic Health Insurance (<https://www.sjukra.is/english>) fund.

There's a limit to how much you have to pay for your healthcare in Iceland. The maximum amount you'll pay depends on:

- your age
- whether you have a disability
- how often you need to get medicine

Dental care is not covered by Icelandic Health Insurance. Children's dental care (<https://www.sjukra.is/english/social-insurance-in-iceland/dental-care/>) is free under the Icelandic Dental Association, apart from an annual appointment charge.

Once you're a resident you may also be entitled to an Icelandic EHIQ for travel in the EU.

If you were living in Iceland before 1 January 2021

If you've been living in Iceland since before 1 January 2021, your rights to access healthcare in Iceland will stay the same for as long as you remain resident.

This means you may also be entitled to:

- an Icelandic EHIQ for travel, including visits to the UK
- a UK S1 if you start drawing a UK State Pension

How to register for healthcare

You first need to register as a resident (<https://www.gov.uk/guidance/living-in-iceland#visas-and-residency>) in Iceland. You'll receive an ID number once you've registered.

If you're moving to Iceland from the UK, you can apply for Icelandic state healthcare insurance (<https://www.sjukra.is/english/social-insurance-in-iceland/>) to start as soon as you're a registered resident.

Fill out an application for Icelandic health insurance (<https://www.sjukra.is/english/social-insurance-in-iceland/>) form and send it to international@sjukra.is. Or post the form to:

Icelandic Health Insurance
International department
Vínlandsleið 16
113 Reykjavik

You may need to show proof that you've paid national insurance contributions in the UK.

Once you're registered for Icelandic health insurance, you need to give your ID number each time you receive healthcare to prove that you're covered.

How much you'll pay

State healthcare in Iceland is not completely free. You may have to pay some of the cost when you receive treatment.

See how much you'll pay for health services each year in Iceland (<https://www.sjukra.is/english/social-insurance-in-iceland/payment-participation-system>)

The following healthcare services are free in Iceland:

- visits to healthcare clinics if you're over 67 years old or disabled
- inpatient hospital care and treatment
- maternity care
- all healthcare services for children with a GP referral

Iceland Health Insurance sets the maximum payment limits (<https://www.sjukra.is/english/social-insurance-in-iceland/payment-participation-system/>) on how much you'll have to pay each month on healthcare services. This amount is lower if you're a child, over 67 years old or disabled.

Once you've paid that amount, your healthcare will be free for the rest of that month.

How much you'll pay for medicine (<https://www.sjukra.is/english/social-insurance-in-iceland/medicine/>) depends on how much medicine you need each year. The more medicine you need, in general, the less you'll pay for it. If you've spent over a certain amount, your GP can apply for you to get free medicine for the rest of the year.

Dental care (<https://www.sjukra.is/english/social-insurance-in-iceland/dental-care/>) is not covered by Iceland Health Insurance for most people.

Children's dental care is free if they register with a family dentist. There's an annual check-up charge of 2,500 Icelandic krona.

If your UK employer has sent you to Iceland 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.

Healthcare for posted workers who started before 1 January 2021

UK posted workers can access healthcare in Iceland using a UK-issued EHIQ or an S1 if Iceland agrees to let the posting continue.

If Iceland does not agree to let the posting continue, 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

Healthcare for posted workers moving to Iceland

You may need to:

- 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 Iceland

There's different guidance if you have an S1 as a posted worker.

If you've been living in Iceland since before 1 January 2021, you may be entitled to state healthcare paid for by the UK if you're an Icelandic resident (<https://www.gov.uk/guidance/living-in-iceland>) and receive either:

- a UK State Pension
- 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.

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.

Once you have an S1 form, you must register it on the Icelandic system.

This will mean you and your dependants will be entitled to healthcare in Iceland on the same basis as an Icelandic citizen.

You'll also get:

- a UK-issued **EHIC** 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
- access to the NHS in England when you're visiting

Dependants and family members may be classified differently in Iceland 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 Iceland

You must register your S1 form with Icelandic Health Insurance (<https://www.sjukra.is/english/moving-to-iceland/>).

Complete the application for Icelandic health insurance (<https://www.sjukra.is/english/social-insurance-in-iceland/>) form and send it with your S1 form to:

Icelandic Health Insurance

International department

Vínlandsleið 16

113 Reykjavik

You can also email it to: international@sjukra.is

Once registered, you'll be entitled to state healthcare on the same basis as an Icelandic citizen.

EHIC if you have a registered S1

You need to get a new UK-issued **EHIC** that's valid for travel from 1 January 2021.

Apply now for your new **EHIC** on the NHS website (<http://www.nhs.uk/ehic>)

Studying in Iceland

If you were already in Iceland before 1 January 2021 because you study there, you need to apply for a new UK-issued [EHIC](https://www.nhs.uk/ehic) (<https://www.nhs.uk/ehic>).

Your [EHIC](https://www.nhs.uk/ehic) entitles you to medically necessary healthcare until the end of your study period in Iceland.

Students moving to Iceland

You will not be able to use an [EHIC](https://www.nhs.uk/ehic) to get healthcare in Iceland.

You should either:

- take out private travel insurance with healthcare coverage
- register as a resident (<https://www.gov.uk/guidance/living-in-iceland>) to get state health insurance

Speak to your university for further advice.

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 Iceland, using an S1 form in Iceland, posted workers and studying in Iceland. Changes reflect healthcare arrangements for people moving to Iceland from 1 January 2021.

2. 9 November 2020

Updated 2 sections: 'Healthcare if you're using an S1 form in Iceland' and 'Healthcare if you're studying in Iceland'. Students and people with a registered S1 in Iceland 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 Luxembourg (<https://www.gov.uk/guidance/healthcare-in-luxembourg>)

- [Healthcare for UK nationals living in Slovakia \(https://www.gov.uk/guidance/healthcare-in-slovakia\)](https://www.gov.uk/guidance/healthcare-in-slovakia)
- [Healthcare for UK nationals living in Estonia \(https://www.gov.uk/guidance/healthcare-in-estonia\)](https://www.gov.uk/guidance/healthcare-in-estonia)
- [Healthcare for UK nationals living in Slovenia \(https://www.gov.uk/guidance/healthcare-in-slovenia\)](https://www.gov.uk/guidance/healthcare-in-slovenia)
- [Healthcare for UK nationals living in Finland \(https://www.gov.uk/guidance/healthcare-in-finland\)](https://www.gov.uk/guidance/healthcare-in-finland)
- [Iceland travel advice \(https://www.gov.uk/foreign-travel-advice/iceland\)](https://www.gov.uk/foreign-travel-advice/iceland)

Detailed guidance

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

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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