



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 Liechtenstein

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

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

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

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

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

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

You must have health insurance to live in Liechtenstein. There are 3 insurers that offer state mandatory insurance.

Even with insurance, healthcare is not free. You usually need to pay part of the cost of the treatment that you receive.

There's only one hospital in Liechtenstein in the capital city Vaduz.

The Liechtenstein government has arrangements with some hospitals in other countries such as Austria and Switzerland. Patients who need specialist treatment can be transferred there.

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

- state mandatory health insurance
- registering a UK-issued S1 form with one of the insurance funds

Healthcare if you live and work in Liechtenstein

You need to get a resident permit (<https://www.gov.uk/guidance/living-in-liechtenstein>) to live in Liechtenstein and you need to take out health insurance. There are 3 insurance providers:

- Concordia (<https://www.concordia.li/en.html>)
- FKB (<https://www.fkb.li/>) (website in German)
- SWICA (<https://www.swica.ch/>)

Your dependants need to register for health insurance individually.

You can also buy extra insurance that covers you for additional costs such as dental care, or healthcare from a provider that is not contracted with the Office of Public Health.

Once you're a resident you may also be entitled to a Liechtenstein European Health Insurance Card (EHIC) for travel.

If you were living in Liechtenstein before 1 January 2021

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

This means you may also be entitled to:

- a Liechtenstein EHIC for travel, including visits to the UK
- a UK S1 if you start drawing a UK State Pension

How to register

Once you have a residence permit, you can choose a health insurance provider to join.

Once you've registered, your insurance provider will give you a health insurance card (Versicherungskarte). Show this when you visit a doctor.

When choosing a GP (<https://lkv.li/>) (website in German), make sure they provide state-funded healthcare.

Go to the GP practice to register and bring your health insurance card.

How much you'll pay

You'll need to pay an annual cost (premium) for your insurance cover, as well as payments towards any healthcare you access (co-payments).

The insurance companies calculate their own premiums, but they're usually about 300 to 320 Swiss francs per month.

There's no premium to pay for children until they're 16. From the ages of 16 to 20 the premium is half price.

If you're working, half of your premium will be covered by your employer.

Your co-payments depend on your age and other circumstances.

You do not need to pay co-payments if:

- you're under 21
- you're chronically ill

If you're 21 to 64 you must pay the first 500 Swiss francs of any healthcare that year (this is your 'excess' or 'deductible'). After that you pay 20% of your healthcare costs until you reach a maximum of 1,400 Swiss francs that year.

If you're over 65, you pay the same excess and then 10% of any healthcare costs after this until you reach a maximum of 950 Swiss francs that year.

Usually healthcare providers send a bill directly to your insurance company, who will then work out how much you need to pay. If you have reached your maximum then the insurance company will pay.

All dental care in Liechtenstein is private and must be paid for in full.

If your UK employer has sent you to Liechtenstein temporarily ('posted workers')

A posted worker 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 Liechtenstein using a UK-issued EHIC or an S1 if Liechtenstein agrees to let the posting continue.

If Liechtenstein 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 Liechtenstein

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 in Liechtenstein

If you've been living in Liechtenstein since before 1 January 2021, you may be entitled to state healthcare paid for by the UK if you're a Liechtenstein resident (<https://www.gov.uk/guidance/living-in-liechtenstein>) 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 or contact Jobcentre Plus (<https://www.gov.uk/contact-jobcentre-plus>) to ask about a benefit.

You may also be entitled to an S1 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 certificate, you must register it on the Liechtenstein system.

This will mean you and your dependants will be entitled to healthcare on the same basis as a Liechtenstein 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 Liechtenstein than the UK.

Check with the local authorities when you register your S1 form.

How to get an S1

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 in Liechtenstein

You must register your S1 with the National Office of Health (<https://www.llv.li/inhalt/1908/amtsstellen/amt-fur-gesundheit>) (Amt für Gesundheit, website in German) and then join a health insurance provider.

When registering your S1 you may be asked for a copy of your S1 and some ID.

The address is:

Äulestrasse 51

9490 Vaduz

Once registered, you will be given a medical card. This will show you're entitled to healthcare on the same basis as a Liechtenstein 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 Liechtenstein

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

Your EHIC entitles you to medically necessary healthcare until the end of your study period in Liechtenstein.

Students moving to Liechtenstein from 1 January 2021

You cannot use a UK-issued EHIC to get healthcare in Liechtenstein.

You should either:

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

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

2. 9 November 2020

Updated 2 sections: 'Healthcare if you're using an S1 form in Liechtenstein' and 'Healthcare if you're studying in Liechtenstein'. Students and people with a registered S1 in Liechtenstein can now apply for a new UK European Health Insurance Card (EHIC) that will remain valid from 1 January 2021.

3. 23 September 2019

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- Healthcare for UK nationals living in Slovenia (<https://www.gov.uk/guidance/healthcare-in-slovenia>)
- Healthcare for UK nationals living in Luxembourg (<https://www.gov.uk/guidance/healthcare-in-luxembourg>)
- Healthcare for UK nationals living in Malta (<https://www.gov.uk/guidance/healthcare-in-malta>)
- Healthcare for UK nationals living in Estonia (<https://www.gov.uk/guidance/healthcare-in-estonia>)
- Liechtenstein travel advice (<https://www.gov.uk/foreign-travel-advice/liechtenstein>)

Detailed guidance

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

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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