



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

Part of **Brexit: check how the new rules affect you** (<https://www.gov.uk/transition>)

Guidance

Healthcare for UK nationals living in Luxembourg

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

Published 23 September 2019

Last updated 31 December 2020 — see all updates

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

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

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

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

Everyone must have health insurance in Luxembourg. If you live or work there, you need to register with a health insurance fund to get state medical care.

You may have to pay upfront for some treatment. Your health insurance fund will repay you for 80% to 100% of the costs later.

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

- paying social insurance contributions to a health insurance fund
- private health insurance
- using a European Health Insurance Card (EHIC) or UK Global Health Insurance Card (GHIC) for temporary stays
- registering a UK-issued S1 form with one of the insurance funds

Healthcare if you live and work in Luxembourg

You must register as a resident (<https://www.gov.uk/guidance/living-in-luxembourg#visas-and-residency>) if you're living in Luxembourg.

If you're employed or self-employed in Luxembourg, you must pay social security contributions to cover your health insurance.

There are 4 Luxembourg health insurance funds. The biggest fund is CNS.

The fund you pay into depends on your job. The Centre Commun de la Sécurité Sociale (CCSS) will ensure that you're paying into the right one.

If you're resident but not working, you should take out voluntary optional health insurance with CNS. This costs around 117 euros a month.

You can add your dependants to your insurance plan.

You can choose any GP (<http://www.medecins-generalistes.lu/>) (website in French) or a paediatrician for children. Your GP is usually your first point of contact for medical care, however you do not need a referral to see a specialist.

If you're a resident and unemployed, you can apply for social welfare aid to cover your healthcare (<https://guichet.public.lu/en/citoyens/sante-social/action-sociale/aide-financiere/aide-sociale.html>).

You may be entitled to a Luxembourg 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 first need to register as a resident (<https://www.gov.uk/guidance/living-in-luxembourg#visas-and-residency>).

If you're employed, your employer will sign you up to pay healthcare insurance contributions.

If you're self-employed, you need to tell the Centre Commun de la Sécurité Sociale (CCSS). You must provide:

- a valid passport or ID card
- proof of address
- proof of residency
- proof of employment

The CCSS will confirm once you're signed up to the Luxembourg Social Security system.

Once registered, you'll get an insurance card with your national social security number.

Show this card each time you visit your healthcare provider. It entitles you and your dependants to access Luxembourg state healthcare on the same basis as a Luxembourg citizen.

How much you'll pay

State healthcare in Luxembourg is not completely free. You'll usually pay upfront for treatment.

Expect to pay around:

- 47 euros to see a GP
- 35 to 60 euros to see a specialist
- 32 euros for a dentist appointment

Depending on the service or treatment, you'll get back 80% to 100% of the cost. You'll get 40% back for non-essential medicines.

Keep the paid invoice and send it to your healthcare fund. They will refund your co-payment.

See the amounts you'll get back for different healthcare services (<https://cns.public.lu/en/assure/vie-privee/sante-prevention.html>).

There's a limit on how much you'll have to pay for healthcare services each calendar year. You can get a refund on anything you spend over 2.5% of your annual salary.

Children and hospital in-patients get 100% of their healthcare costs back, unless they're in a first-class hospital room.

If you get social welfare aid (<https://guichet.public.lu/en/citoyens/sante-social/action-sociale/aide-financiere/aide-sociale.html>), your state healthcare will be free.

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

If Luxembourg 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 Luxembourg

There is 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 Luxembourg resident (<https://www.gov.uk/guidance/living-in-luxembourg>) 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 Luxembourg 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 the Luxembourg national health fund (CNS).

This will mean you and your dependants will be entitled to healthcare in Luxembourg on the same basis as a Luxembourg 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/>) 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 Luxembourg 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 Luxembourg

You must register your S1 with the CNS, either by post or in person. You'll also need to show:

- a copy of your ID card or passport
- a copy of your A1 certificate
- a copy of your UK-issued S1 form

Once you're enrolled with the CNS, you'll get either:

- a Luxembourg health insurance card, if you're a Luxembourg resident
- an enrolment certificate, if your address is not in Luxembourg

This will show you're entitled to healthcare on the same basis as a Luxembourg citizen.

Studying in Luxembourg

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.

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>).

Published 23 September 2019

Last updated 31 December 2020 + show all updates

1. 31 December 2020

Updated sections on living and working in Luxembourg, using an S1 form in Luxembourg, posted workers and studying in Luxembourg. Changes reflect healthcare arrangements for people moving to Luxembourg 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 Luxembourg' and 'Healthcare if you're studying in Luxembourg'. Students and people with a registered S1 in Luxembourg 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.

[Print this page](#)

Brexit

Check how the new rules affect you (<https://www.gov.uk/transition>)

Related content

- [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 Malta](https://www.gov.uk/guidance/healthcare-in-malta) (<https://www.gov.uk/guidance/healthcare-in-malta>)
- [Healthcare for UK nationals living in Iceland](https://www.gov.uk/guidance/healthcare-in-iceland) (<https://www.gov.uk/guidance/healthcare-in-iceland>)
- [Luxembourg travel advice](https://www.gov.uk/foreign-travel-advice/luxembourg) (<https://www.gov.uk/foreign-travel-advice/luxembourg>)

Detailed guidance

- [Living in Luxembourg](https://www.gov.uk/guidance/living-in-luxembourg) (<https://www.gov.uk/guidance/living-in-luxembourg>)

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>)

Explore the topic

- [British nationals overseas](https://www.gov.uk/going-and-being-abroad/british-nationals-overseas) (<https://www.gov.uk/going-and-being-abroad/british-nationals-overseas>)
- [Living abroad](https://www.gov.uk/going-and-being-abroad/living-abroad) (<https://www.gov.uk/going-and-being-abroad/living-abroad>)
- [Health and social care](https://www.gov.uk/health-and-social-care) (<https://www.gov.uk/health-and-social-care>)
- [Brexit: check how the new rules affect you](https://www.gov.uk/transition) (<https://www.gov.uk/transition>)
- [Living in Luxembourg](https://www.gov.uk/world/living-in-luxembourg) (<https://www.gov.uk/world/living-in-luxembourg>)