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[Brexit: guidance for individuals \(/guidance/brexit-guidance-for-individuals-and-families\)](#)

Guidance

Healthcare for UK nationals living in Luxembourg

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

From:

[Department of Health and Social Care \(/government/organisations/department-of-health-and-social-care\)](#), [Foreign & Commonwealth Office \(/government/organisations/foreign-commonwealth-office\)](#), and [Foreign, Commonwealth & Development Office \(/government/organisations/foreign-commonwealth-development-office\)](#)

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Stay up to date

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

[Sign up for email alerts \(https://www.gov.uk/email-signup/?topic=/world/living-in-luxembourg\)](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 \(https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare\)](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 when studying, or as a 'posted' (detached) worker
- registering a UK-issued S1 form with one of the insurance funds (see 'UK-funded healthcare: getting and using an S1 form in Luxembourg' below)

Healthcare if you live and work in Luxembourg

If you are planning on moving to Luxembourg, see the guidance on [Living in Luxembourg \(https://www.gov.uk/guidance/living-in-luxembourg\)](https://www.gov.uk/guidance/living-in-luxembourg) for more information about visa and residency requirements.

You must show proof of healthcare cover:

- before you can register as a resident
- when you apply for a visa

For details about the healthcare cover required for residency applications, contact local authorities in Luxembourg or the appropriate Luxembourg embassy or consulate in the UK.

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 \(http://www.medecins-generalistes.lu/\)](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 \(https://guichet.public.lu/en/citoyens/sante-social/action-sociale/aide-financiere/aide-sociale.html\)](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 (see 'UK-funded healthcare: getting and using an S1 form in Luxembourg' below).

How to register for healthcare

You first need to [register as a resident \(https://www.gov.uk/guidance/living-in-luxembourg\)](https://www.gov.uk/guidance/living-in-luxembourg).

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

If you're self-employed or not working, 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 income

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 in Luxembourg.

How to access healthcare services

[Find your nearest hospital or clinic \(https://mediateursante.public.lu/fr/soins-luxembourg/prestlux/hopitaux.html\)](https://mediateursante.public.lu/fr/soins-luxembourg/prestlux/hopitaux.html) on the Médiateur Santé website.

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 \(https://cns.public.lu/en/assure/vie-privee/sante-prevention.html\)](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 \(https://guichet.public.lu/en/citoyens/sante-social/action-sociale/aide-financiere/aide-sociale.html\)](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, also known as a 'detached worker', is someone employed or self-employed in the UK, but temporarily sent to a European Economic Area (EEA) country.

UK posted workers can access healthcare in Luxembourg using an **EHIQ**, **GHIQ** or S1 form.

If you have an S1, you'll need to register it with the CNS. Once registered, you'll be issued with an enrolment certificate. This will show you're entitled to healthcare on the same basis as a Luxembourg citizen.

HMRC has a [helpline for National Insurance enquiries from non-UK residents \(https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents\)](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: getting and using an S1 form in Luxembourg

There's different guidance if you have an S1 as a 'posted worker' (see 'If your UK employer has sent you to Luxembourg temporarily ('posted workers')' above).

You may be entitled to state healthcare paid for by the UK if you're a resident in Luxembourg and receive a UK State Pension or an exportable benefit. See [Planning your healthcare abroad \(https://www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad/planning-your-healthcare/\)](https://www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad/planning-your-healthcare/) on the NHS website for more information about eligibility.

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 \(https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents\)](https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-non-uk-residents) to find out if you're eligible.

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 \(https://www.gov.uk/claim-benefits-abroad/where-you-can-claim-benefits\)](https://www.gov.uk/claim-benefits-abroad/where-you-can-claim-benefits) or [contact Jobcentre Plus \(https://www.gov.uk/contact-jobcentre-plus\)](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 \(https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/\)](https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/) or [GHIC \(https://www.gov.uk/global-health-insurance-card\)](https://www.gov.uk/global-health-insurance-card) for travel
- [planned treatments \(https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-treatment/what-is-the-s2-route/\)](https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-for-treatment/what-is-the-s2-route/) in other EU countries

Dependants and family members may be classified differently in Luxembourg than the UK.

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

If you're entitled to an S1 form as a dependant of a State Pensioner, your health cover will be cancelled once you begin claiming your UK State Pension.

You will be sent a new S1 form to your registered address from NHS Overseas Healthcare Services. You must register this form to ensure continuation of healthcare cover.

You are responsible for informing NHS Overseas Healthcare Services if you change your address or your circumstances change.

NHS Overseas Healthcare Services
Telephone: +44 (0)191 218 1999
Monday to Friday, 8am to 6pm
Saturday, 9am to 3pm

How to get an S1 form

If you have a UK State Pension or another qualifying exportable benefit, you must request an application form by phone from NHS Overseas Healthcare Services (see contact details above).

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.

If you are experiencing delays registering your S1 with local authorities and require emergency or urgent treatment, contact the Overseas Healthcare Services on 0044 191 218 1999.

Studying in Luxembourg

You should apply for a Student [GHIC](#) to get medically necessary, state-provided healthcare for the duration of your study period in Luxembourg, whether this is for part or all of your course. This means that you'll get necessary healthcare services on the same basis as a Luxembourg citizen either for free or at a reduced cost.

If you already hold a valid Student **EHIC** you can use this until the card expires.

[Read more about eligibility and how to apply \(https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/\)](https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/)

Getting treatment in the UK

Because the NHS is a residency-based system, under NHS rules UK nationals who move abroad on a permanent basis may lose their entitlement to free NHS healthcare.

If you are a UK national and move to the EU, you should not expect to be able to use NHS services for free when visiting the UK unless you have an **EHIC**, **PRC** or **S2** to show your healthcare costs are funded by the EU country in which you now live, or another exemption applies.

Some former UK residents do not have to pay for NHS treatment when visiting England. This includes:

- UK war pensioners
- UK government employees
- UK nationals living in the EU on or before 31 December 2020, once they have a registered, UK-issued S1

Read more about using the NHS when you no longer live in the UK (see 'UK nationals who no longer live in the UK' in [Healthcare for visitors to the UK from the EU \(https://www.gov.uk/guidance/healthcare-for-eu-and-efta-citizens-visiting-the-uk\)](https://www.gov.uk/guidance/healthcare-for-eu-and-efta-citizens-visiting-the-uk)).

If you return to live in 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 \(https://www.gov.uk/guidance/using-the-nhs-when-you-return-to-live-in-the-uk\)](https://www.gov.uk/guidance/using-the-nhs-when-you-return-to-live-in-the-uk).

Published 23 September 2019

Last updated 21 October 2021 [+ show all updates](#)

1. 21 October 2021

Updated 'Healthcare if you live and work in Luxembourg' to include information about how to find your nearest hospital or clinic. Updated 'UK-funded healthcare' to include information for S1 dependants who begin claiming a UK State Pension, and guidance for S1 holders who are experiencing delays in registering their S1. Updated 'Studying in Luxembourg' to include more information on Student GHIC and Student EHIC cards. Updated 'Getting treatment in the UK' to provide additional detail about NHS access when visiting the UK.

2. 16 February 2021

Updated 'posted worker' section to reflect that posted workers can continue working and accessing state healthcare in Luxembourg, and added detail to 'getting treatment in the UK' section about healthcare when you no longer live in the UK.

3. 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.

4. 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.

5. 23 September 2019

First published.

Related content

- [Healthcare for UK nationals living in Lithuania \(/guidance/healthcare-in-lithuania\)](/guidance/healthcare-in-lithuania)
- [Healthcare for UK nationals living in the Czech Republic \(/guidance/healthcare-in-the-czech-republic\)](/guidance/healthcare-in-the-czech-republic)
- [Healthcare for UK nationals living in Norway \(/guidance/healthcare-in-norway\)](/guidance/healthcare-in-norway)
- [Healthcare for UK nationals living in Croatia \(/guidance/healthcare-in-croatia\)](/guidance/healthcare-in-croatia)
- [Healthcare for UK nationals living in Estonia \(/guidance/healthcare-in-estonia\)](/guidance/healthcare-in-estonia)
- [Luxembourg travel advice \(/foreign-travel-advice/luxembourg\)](/foreign-travel-advice/luxembourg)

Detailed guidance

- [Living in Luxembourg \(/guidance/living-in-luxembourg\)](/guidance/living-in-luxembourg)

Collection

- [Healthcare in the EU, Norway, Iceland, Liechtenstein and Switzerland \(/government/collections/healthcare-in-the-eu-norway-iceland-liechtenstein-and-switzerland\)](/government/collections/healthcare-in-the-eu-norway-iceland-liechtenstein-and-switzerland)

Brexit

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