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Guidance

Healthcare for UK nationals living in Malta

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

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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 Malta.

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

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

If you're registered for state healthcare in Malta, most services are free. You may have to pay for prescribed medicine.

UK nationals can access the Maltese healthcare system for free in one of these ways:

- paying social security contributions
- using a European Health Insurance Card (EHIC) or UK Global Health Insurance Card (GHIC) for temporary stays
- showing a UK passport if you're staying for up to one month
- using an RHA Entitlement Card
- registering a UK-issued S1 form with the Entitlement Unit in Malta
- being exempt from paying social security contributions, for example someone on benefits or with a low income

Healthcare if you live and work in Malta

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

All Maltese residents must have healthcare cover.

You're entitled to state healthcare as long as you meet the requirements of the Maltese Social Security system (<https://integration.gov.mt/en/SocialIssues/Pages/Social-Security.aspx>).

The Maltese state healthcare system is extensive and covers many services including specialist treatment, inpatient care, prescriptions, antenatal and postnatal care.

There is no appointment system for visiting a GP. When you need treatment, go to the health centre (<https://deputyprimeminister.gov.mt/en/phc/Pages/Health-Centres/Overview.aspx>) nearest to your home.

You may be entitled to a Maltese 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

Once you've registered as a resident in Malta you can get a social security number (<https://socialsecurity.gov.mt/onlineforms/Pages/SSNEN.aspx>) from the Department of Social Security or from the District Offices.

If you're employed or self-employed, you'll pay social security contributions in Malta. These entitle you to free state healthcare.

If you're employed, your employer will pay your national insurance contributions for you.

If you're self-employed, you'll need to pay your social security contributions directly to the Commissioner of Inland Revenue (<https://cfr.gov.mt/en/Pages/Home.aspx>).

If you are not exempt from paying contributions (<https://integration.gov.mt/en/SocialIssues/Pages/Social-Security.aspx>) and do not have an S1 form, you can apply for a Maltese RHA Entitlement Card (<https://deputyprimeminister.gov.mt/en/cbhc/Pages/Entitlement/Reciprocal-Agreement-MaltaUK.aspx>). This entitles you to free state healthcare in Malta. You will not be covered for everything you'd get if you were paying social security contributions.

You'll need to show proof that you're eligible for state healthcare services each time you go to your health centre. This can be either:

- a copy of your last payslip or residence card if you're employed or self-employed
- your Certificate of Entitlement
- your RHA card
- your **EHIC**

You do not need to register with a GP in Malta.

How much you'll pay

If you're employed, your contributions are usually 10% of your salary before tax. Your employer pays a further 10% contribution.

If you're self-employed, your contributions are around 15% of your taxable income.

Most state healthcare services in Malta are free.

Prescribed medicine is free when you're a hospital inpatient and for 3 days after you're discharged. After that, you pay for prescriptions. How much you pay depends on the medicine and is set by the Maltese government.

If you have a low income or chronic illness, you may be able to get either a 'pink form' or 'yellow card'. These entitle you to free prescriptions.

Dental care is not usually free. Most dentists have private practices. You can get emergency free dental care at some health centres and state hospitals.

You may have to pay for any treatment not considered necessary.

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

If Malta 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 Malta

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 Maltese resident (<https://www.gov.uk/guidance/living-in-malta>) 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 Malta 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 on the Maltese system.

This will mean you and your dependants will be entitled to healthcare in Malta on the same basis as a Maltese 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 Malta 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 Malta

You must register your S1 form with the Entitlement Unit in Malta.

Entitlement Unit
St Luke's Hospital
G'Mangia Hill
G'Mangia
Malta

You'll need to show the Entitlement Unit:

- your original S1 form
- your passport
- photocopies of both the above

Once registered, you'll be issued with a Certificate of Entitlement. Show this:

- when you apply for your residency with Identity Malta
- each time you see your GP or access healthcare services

Your Certificate of Entitlement shows that you're entitled to healthcare on the same basis as a Maltese citizen.

Studying in Malta

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>).

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1. 31 December 2020

Updated sections on living and working in Malta, using an S1 form in Malta, posted workers and studying in Malta. Changes reflect healthcare arrangements for people moving to Malta 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 Malta' and 'Healthcare if you're studying in Malta'. Students and people with a registered S1 in Malta 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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- Healthcare for UK nationals living in Slovenia (<https://www.gov.uk/guidance/healthcare-in-slovenia>)
- Healthcare for UK nationals living in Lithuania (<https://www.gov.uk/guidance/healthcare-in-lithuania>)
- Healthcare for UK nationals living in Latvia (<https://www.gov.uk/guidance/healthcare-in-latvia>)
- Healthcare for UK nationals living in Estonia (<https://www.gov.uk/guidance/healthcare-in-estonia>)
- Malta travel advice (<https://www.gov.uk/foreign-travel-advice/malta>)

Detailed guidance

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

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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