

## Coronavirus (COVID-19) (/coronavirus)

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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.

From:

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

[Sign up for email alerts \(https://www.gov.uk/email-signup/?topic=/world/living-in-malta\)](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. \(https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare\)](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
- through entitlement to healthcare if they're employed or self-employed and make social security contributions in Malta
- 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
- showing a UK passport if you're staying for up to one month
- using a Reciprocal Healthcare Agreement (RHA) Entitlement Card
- registering a UK-issued S1 form with the Entitlement Unit in Malta (see 'UK-funded healthcare: getting and using an S1 form in Malta' below)

### Healthcare if you live and work in Malta

If you are planning on moving to Malta, see the guidance on [Living in Malta \(https://www.gov.uk/guidance/living-in-malta\)](https://www.gov.uk/guidance/living-in-malta) 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 Malta or the appropriate Maltese embassy or consulate in the UK.

You must [register as a resident \(https://www.gov.uk/guidance/living-in-malta\)](https://www.gov.uk/guidance/living-in-malta) if you're living in Malta for more than 3 months.

You're entitled to state healthcare as long as you meet the requirements of the [Maltese Social Security system \(https://socialsecurity.gov.mt/en/\)](https://socialsecurity.gov.mt/en/).

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

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 (see 'UK-funded healthcare: getting and using an S1 form in Malta' below).

## How to register for healthcare

First, [register as a resident in Malta \(https://www.gov.uk/guidance/living-in-malta\)](https://www.gov.uk/guidance/living-in-malta).

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. You can get a social security number from the Department of Social Security or from the District Offices.

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

If you are not [exempt from paying contributions \(https://www.servizz.gov.mt/en/Pages/Inclusion\\_Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2394/default.aspx\)](https://www.servizz.gov.mt/en/Pages/Inclusion_Equality-and-Social-Welfare/Social-Solidarity/Benefits-and-Services/WEB2394/default.aspx) and do not have an S1 form (see 'UK-funded healthcare: getting and using an S1 form in Malta' below), you can [apply for a Maltese RHA Entitlement Card \(https://s2.eessi.gov.mt/how-to-get-a-rha/\)](https://s2.eessi.gov.mt/how-to-get-a-rha/). 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](#) or [GHIC](#)

You do not need to register with a GP in Malta. You can make an appointment or go to the [health centre \(https://deputyprimeminister.gov.mt/en/phc/Pages/Health-Centres/Overview.aspx\)](https://deputyprimeminister.gov.mt/en/phc/Pages/Health-Centres/Overview.aspx) nearest to your home.

## How to access healthcare services

[Find your nearest hospital or clinic \(https://deputyprimeminister.gov.mt/en/phc/Pages/Health-Centres/Overview.aspx\)](https://deputyprimeminister.gov.mt/en/phc/Pages/Health-Centres/Overview.aspx) on the health.gov.mt website.

## 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, 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 Malta using an **EHIC**, **GHIC** or S1 form.

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 Malta**

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

You may be entitled to state healthcare paid for by the UK if you're a resident in Malta 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 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:

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 Malta 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 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 eResidence card
- your passport
- photocopies of the above

Once registered, you'll be issued with a Certificate of Entitlement. Show this each time you see a GP or access healthcare services

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

You should apply for a Student GHIC to get medically necessary, state-provided healthcare for the duration of your study period in Malta, whether this is for part or all of your course. This means that you'll get necessary healthcare services on the same basis as an Malta 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).

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Last updated 14 October 2021 - [hide all updates](#)

### 1. 14 October 2021

Updated 'Healthcare if you live and work in Malta' 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 Malta' 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 Malta, 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 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.

4. 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.

5. 23 September 2019

First published.

## Related content

- [Healthcare for UK nationals living in Bulgaria \(/guidance/healthcare-in-bulgaria\)](/guidance/healthcare-in-bulgaria)
- [Healthcare for UK nationals living in Austria \(/guidance/healthcare-in-austria\)](/guidance/healthcare-in-austria)
- [Healthcare for UK nationals living in Greece \(/guidance/healthcare-in-greece\)](/guidance/healthcare-in-greece)
- [Healthcare for UK nationals living in Lithuania \(/guidance/healthcare-in-lithuania\)](/guidance/healthcare-in-lithuania)
- [Healthcare for UK nationals living in Norway \(/guidance/healthcare-in-norway\)](/guidance/healthcare-in-norway)
- [Malta travel advice \(/foreign-travel-advice/malta\)](/foreign-travel-advice/malta)

## Detailed guidance

- [Living in Malta \(/guidance/living-in-malta\)](/guidance/living-in-malta)
- [Travel to Malta for work \(/guidance/travel-to-malta-for-work\)](/guidance/travel-to-malta-for-work)

## 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

[Check what you need to do \(/brexit\)](/brexit)

## Explore the topic

- [British nationals overseas \(/going-and-being-abroad/british-nationals-overseas\)](/going-and-being-abroad/british-nationals-overseas)
- [Living abroad \(/going-and-being-abroad/living-abroad\)](/going-and-being-abroad/living-abroad)
- [Health and social care \(/health-and-social-care\)](/health-and-social-care)
- [Brexit: guidance for individuals \(/brexit/guidance-individuals\)](/brexit/guidance-individuals)
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