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Guidance

# Healthcare for UK nationals living in Switzerland

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

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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 Switzerland.

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

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

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

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

You must have health insurance cover to live in Switzerland. You may still have to pay to use some parts of the healthcare system.

UK nationals usually access the Swiss health system in one of these ways:

- buying mandatory health insurance
- registering a UK-issued S1 form with Switzerland's central health insurance institution ('Gemeinsame Einrichtung KVG')

## Healthcare if you live and work in Switzerland

Everyone who lives in Switzerland must:

- register as a resident (<https://www.gov.uk/guidance/living-in-switzerland>)
- get health insurance

You choose your insurance provider from a list of government-approved providers. The Federal Office of Public Health (<https://www.bag.admin.ch/bag/en/home.html>) has more detailed information, including the list of insurers.

You'll receive a health insurance card once you register.

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

## If you were living in Switzerland before 1 January 2021

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

This means you may also be entitled to:

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

## How much you'll pay

Even with insurance, you'll probably still have to pay some costs. For example, most people will have to pay:

- the first 300 Swiss francs towards your treatment per year – this is the 'deductible' or 'franchise' and can be higher or lower depending on your insurance premium
- 10% of your treatment costs over the deductible, up to a maximum of 700 Swiss francs (or 350 Swiss francs if you're under 18 years old)

- a daily fee if you stay in hospital – this is around 15 Swiss francs

You do not have to pay a 'deductible' or daily hospital fees if you're:

- under 18 years old
- under 25 years old and in education or training
- a woman receiving maternity services

## **If your UK employer has sent you to Switzerland 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.

### **Healthcare for posted workers who started before 1 January 2021**

UK posted workers can access healthcare in Switzerland using a UK-issued EHIC or an S1 if Switzerland agrees to let the posting continue.

If Switzerland 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 Switzerland**

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: getting and using an S1 form in Switzerland**

There's different guidance if you have an S1 as a posted worker.

If you were living in Switzerland before 1 January 2021, you may be entitled to state healthcare paid for by the UK if you're a Swiss resident (<https://www.gov.uk/guidance/living-in-switzerland>) 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 (<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.

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.

Once you have an S1 form, you must register it on the Swiss system.

This will mean you and your dependants will be entitled to healthcare in Switzerland on the same basis as a Swiss citizen.

You'll also get:

- a UK-issued EHC 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 Switzerland than the UK.

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

## How to get an S1 form

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 Switzerland

You must register your S1 form with Switzerland's central health insurance institution ('Gemeinsame Einrichtung KVG'). Find out more about registering your S1 form ([https://www.kvg.org/en/domicile-in-switzerland-\\_content---1--1077--116.html](https://www.kvg.org/en/domicile-in-switzerland-_content---1--1077--116.html)).

Once you've registered, you'll receive an insurance card. This will mean you're entitled to healthcare on the same basis as a Swiss citizen.

Show this card when you visit a doctor to prove you are entitled to healthcare. Check that the doctor you visit treats S1 holders.

## EHC if you have a registered S1

You need to get a new UK-issued EHC that's valid for travel from 1 January 2021.

Apply now for your new EHC on the NHS website (<http://www.nhs.uk/ehic>)

## Studying in Switzerland

If you were already in Switzerland 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 Switzerland.

## Students moving to Switzerland from 1 January 2021

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

You should either:

- take out private travel insurance with healthcare coverage
- register as a resident (<https://www.gov.uk/guidance/living-in-switzerland>) to get state health insurance and pay a student rate

Speak to your university for further advice.

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

### 2. 9 November 2020

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

### 3. 31 January 2020

Details on the ways that you access healthcare have been updated. The guidance now only covers living, working and studying. Information on visiting has been moved to:

<https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare>

### 4. 5 November 2019

Added details of the transitional social security agreement.

### 5. 23 September 2019

First published.

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

## Related content

- [Healthcare for UK nationals living in Norway](https://www.gov.uk/guidance/healthcare-in-norway) (<https://www.gov.uk/guidance/healthcare-in-norway>)
- [Healthcare for UK nationals living in Lithuania](https://www.gov.uk/guidance/healthcare-in-lithuania) (<https://www.gov.uk/guidance/healthcare-in-lithuania>)
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- [Healthcare for UK nationals living in Bulgaria](https://www.gov.uk/guidance/healthcare-in-bulgaria) (<https://www.gov.uk/guidance/healthcare-in-bulgaria>)
- [Switzerland travel advice](https://www.gov.uk/foreign-travel-advice/switzerland) (<https://www.gov.uk/foreign-travel-advice/switzerland>)

## Detailed guidance

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

## 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>)

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