

Coronavirus (COVID-19) (/coronavirus)

Guidance and support

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Part of

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

Guidance

Healthcare for UK nationals living in Switzerland

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

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 Switzerland.

[Sign up for email alerts \(https://www.gov.uk/email-signup/?topic=/world/living-in-switzerland\)](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 \(https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare\)](https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare).

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') (see 'UK-funded healthcare: getting and using an S1 form in Switzerland' below)
- using a UK Global Health Insurance Card (GHIC) or European Health Insurance Card (EHIC) for temporary stays when studying, or as a 'posted' (detached) worker

Healthcare if you live and work in Switzerland

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

Everyone who lives in Switzerland must:

- register as a resident
- get health insurance

You choose your insurance provider from a list of government-approved providers. The [Federal Office of Public Health \(https://www.bag.admin.ch/bag/en/home.html\)](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 EHIC for travel.

How to access healthcare services

[Find your nearest hospital or clinic \(https://www.gov.uk/government/publications/switzerland-and-lichtenstein-list-of-medical-facilitiespractitioners\)](https://www.gov.uk/government/publications/switzerland-and-lichtenstein-list-of-medical-facilitiespractitioners) on this GOV.UK webpage.

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, 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 may be able to access healthcare in Switzerland using an EHIC, GHIC or S1 form, if they are a:

- UK national
- Swiss national
- EU citizen
- refugee
- stateless person
- dependant or survivor of someone with one of these nationalities or statuses

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.

You should register your S1 with Switzerland's central health insurance institution ('Gemeinsame Einrichtung KVG').

You may also need a [UK-issued A1 certificate](https://www.gov.uk/guidance/national-insurance-for-workers-from-the-uk-working-in-the-eea-or-switzerland) (<https://www.gov.uk/guidance/national-insurance-for-workers-from-the-uk-working-in-the-eea-or-switzerland>) to show that you pay national insurance in the UK. You can get this from HMRC.

If you're using an EHIC or GHIC, you'll need to show the card when you go to your appointment.

UK-funded healthcare: getting and using an S1 form in Switzerland

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

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) (<https://www.gov.uk/guidance/living-in-switzerland>) and receive either:

- a UK State Pension
- some other 'exportable benefits'

You will only be eligible to receive an S1 to use in Switzerland if you are a:

- UK national
- Swiss national
- EU citizen
- refugee
- stateless person
- dependant or survivor of someone with one of these nationalities or statuses

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.

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.

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.

Dependants and family members may be classified differently in Switzerland 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, and you started living in Switzerland before 1 January 2021, you must request an application form by phone from NHS Overseas Healthcare Services (see contact details above).

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 \(https://www.kvg.org/en/domicile-in-switzerland-_content--1--1077.html\)](https://www.kvg.org/en/domicile-in-switzerland-_content--1--1077.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.

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 Switzerland

You should apply for a Student GHIC to get state-provided, medically necessary healthcare for the duration of your study period in Switzerland, 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 Swiss citizen either for free or at a reduced cost.

You may only use your GHIC in Switzerland if you are a:

- UK national
- Swiss national
- EU citizen
- refugee
- stateless person
- dependant or survivor of someone with one of these nationalities or statuses

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 Switzerland, 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 Switzerland, 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 1 November 2021 - [hide all updates](#)

1. 1 November 2021

Updated to reflect the UK-Switzerland Convention on Social Security Coordination coming into effect. From 1 November 2021, eligible UK nationals living in Switzerland will be able to have their healthcare funded by the UK – for example, those receiving a UK State Pension or an ‘exportable’ benefit.

2. 22 October 2021

Updated 'Healthcare if you live and work in Switzerland' 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 'Getting treatment in the UK' to provide additional detail about NHS access when visiting the UK.

3. 2 February 2021

Updated 'posted worker' section as posted workers who started before 1 January 2021 can continue working and accessing state healthcare in Switzerland, and added detail to 'getting treatment in the UK' section about healthcare when you no longer live in the UK.

4. 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.

5. 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.

6. 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>

7. 5 November 2019

Added details of the transitional social security agreement.

8. 23 September 2019

First published.

Related content

- [Healthcare for UK nationals living in Liechtenstein \(/guidance/healthcare-in-liechtenstein\)](/guidance/healthcare-in-liechtenstein)
- [Healthcare for UK nationals living in Norway \(/guidance/healthcare-in-norway\)](/guidance/healthcare-in-norway)
- [Healthcare for UK nationals living in Hungary \(/guidance/healthcare-in-hungary\)](/guidance/healthcare-in-hungary)
- [Healthcare for UK nationals living in Luxembourg \(/guidance/healthcare-in-luxembourg\)](/guidance/healthcare-in-luxembourg)
- [Healthcare for UK nationals living in Greece \(/guidance/healthcare-in-greece\)](/guidance/healthcare-in-greece)
- [Switzerland travel advice \(/foreign-travel-advice/switzerland\)](/foreign-travel-advice/switzerland)

Detailed guidance

- [Living in Switzerland \(/guidance/living-in-switzerland\)](/guidance/living-in-switzerland)

Collection

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

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

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- [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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