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Guidance

Healthcare for UK nationals living in the Czech Republic

How to get state healthcare if you live, work or study in the Czech Republic.

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 the Czech Republic.

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

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

You must have health insurance cover to live in the Czech Republic. Most healthcare is free if you're insured, but you may still have to pay to use some parts of the healthcare system.

UK nationals usually access the Czech healthcare system in one of these ways:

- joining the state health insurance scheme
- private health insurance
- using a European Health Insurance Card (<u>EHIC</u>) or UK Global Health Insurance Card (<u>GHIC</u>) for temporary stays stays when studying, or as a 'posted' (detached) worker
- registering a UK-issued S1 form with one of the insurance companies offering the state healthcare scheme (see 'UK-funded healthcare: getting and using an S1 form in the Czech Republic' below)

Healthcare if you live and work in the Czech Republic

If you are planning on moving to the Czech Republic, see the guidance on <u>Living in the Czech Republic (https://www.gov.uk/guidance/living-in-the-czech-republic)</u> for more information about visa and residency requirements.

You must show proof of required 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 the Czech Republic or the appropriate Czech Republic embassy or consulate in the UK.

You can join the state health insurance scheme if you're either:

- employed by a Czech employer
- self-employed
- a permanent resident in the Czech Republic (you can apply for permanent residency after living there for 5 years)
- · a dependant of the above

If you are none of the above, you need to have private health insurance that will cover you for 60,000 euros of healthcare expenses.

There are <u>7 insurance companies (https://www.mzcr.cz/zdravotni-pojistovny-2/)</u> (website in Czech) offering the state health insurance scheme. Most doctors are only contracted with some of the companies.

If you already have a doctor, make sure you pay your health insurance contributions to a company they have a contract with.

You may be entitled to a Czech 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 the Czech Republic' below).

How to register for healthcare

Once you've registered as resident, you need to join one of the <u>7 health insurance companies</u> (https://www.mzcr.cz/zdravotni-pojistovny-2/) offering the state healthcare scheme.

If you're employed by a Czech employer, they'll arrange for you to join your chosen insurance company. Your monthly contributions will be taken out of your salary before you're paid.

If you're self-employed or a permanent resident who's not working, you can register directly with one of the 7 insurance companies. You'll pay your monthly contributions to them.

You can add your dependants on your insurance plan.

Once you've registered you'll get an insurance card.

Show your insurance card with your passport when you register with a GP. You'll need to find a GP that accepts new patients and has a contract with your insurance company.

How to access healthcare services

Find your nearest hospital or clinic (https://nrpzs.uzis.cz/index.php?pg=vyhledavani-poskytovatele--proverejnost) on the National Register of Health Service Providers website (in Czech).

How much you'll pay

If you're employed, 4.5% of your salary will automatically be deducted each month for health insurance contributions

If you're self-employed, you'll need to pay 6.5% of your income after tax to your insurance company. There's a minimum amount each month.

If you're a resident and not working, you pay fixed monthly contributions for state health insurance.

Most healthcare is free if you have state health insurance.

You need to pay part of the cost of certain medicines, but not during hospital stays.

There's a one-off charge of 90 Czech korunas for emergency care. Sometimes you can get the money back for this, for example if you're admitted to hospital.

You may have to pay a small charge for things like specialist tests, medical notes from your GP and health checks for your driving licence application.

You'll need to pay something towards most dental treatment. Dental care is only part covered by the state insurance scheme.

If your UK employer has sent you to the Czech Republic 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 the Czech Republic using an <u>EHIC</u>, <u>GHIC</u> 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). 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 the Czech Republic

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

You may be entitled to state healthcare paid for by the UK if you're a resident in the Czech Republic and receive a UK State Pension or an exportable benefit. See Planning your 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
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 <u>claiming benefits</u> if you move abroad (https://www.gov.uk/claim-benefits-abroad/where-you-can-claim-benefits) or <u>contact Jobcentre Plus (https://www.gov.uk/contact-jobcentre-plus)</u> to ask about a benefit.

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

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

You'll also get:

- a <u>UK-issued EHIC</u> (https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehiceuropean-health-insurance-card/) or <u>GHIC</u> (https://www.gov.uk/global-health-insurance-card) for travel
- planned treatments (https://www.nhs.uk/using-the-nhs/healthcare-abroad/going-abroad-fortreatment/what-is-the-s2-route/) in other EU countries

Dependents and family members may be classified differently in the Czech Republic 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 the Czech Republic

Once you've registered as resident, you need to register your S1 form with one of the <u>7 health insurance companies (https://www.mzcr.cz/zdravotni-pojistovny-2/)</u> (website in Czech) offering the state healthcare scheme.

Once you've registered you'll get an insurance card.

This will show you're entitled to healthcare on the same basis as a Czech 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 the Czech Republic

You should apply for a Student <u>GHIC</u> to get medically necessary, state-provided healthcare for the duration of your study period in the Czech Republic, 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 Czech Republic 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/)

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 <u>EHIC</u>, 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)).

If you return to live in the UK you'll be able to use the NHS like any other UK resident.

Read more about <u>using the NHS when you return to live in the UK</u> (https://www.gov.uk/guidance/using-the-nhs-when-you-return-to-live-in-the-uk).

Published 23 September 2019 Last updated 19 October 2021 - hide all updates

1. 19 October 2021

Updated 'Healthcare if you live and work in the Czech Republic' 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 the Czech Republic' 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 the Czech Republic, 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 the Czech Republic, using an S1 form in the Czech Republic, posted workers and studying in the Czech Republic. Changes reflect healthcare arrangements for people moving to the Czech Republic 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 the Czech Republic' and 'Healthcare if you're studying in the Czech Republic'. Students and people with a registered S1 in the Czech Republic 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 Sweden (/guidance/healthcare-in-sweden)
- Healthcare for UK nationals living in Lithuania (/guidance/healthcare-in-lithuania)
- Healthcare for UK nationals living in Slovenia (/guidance/healthcare-in-slovenia)
- Healthcare for UK nationals living in Norway (/guidance/healthcare-in-norway)
- Healthcare for UK nationals living in Luxembourg (/guidance/healthcare-in-luxembourg)
- Czech Republic travel advice (/foreign-travel-advice/czech-republic)

Detailed guidance

- Living in the Czech Republic (/guidance/living-in-the-czech-republic)
- Travel to the Czech Republic for work (/guidance/travel-to-the-czech-republic-for-work)

Collection

Healthcare in the EU, Norway, Iceland, Liechtenstein and Switzerland
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