

British Expatriates and free National Health Service treatment in the UK.....

By Jerry Dingley

It will come as some relief to many thousands of British expatriates permanently living overseas that they may once again be afforded free National Health Service treatment and prescriptions on visits to the UK.

This has previously been denied to them (with the exception of medical emergencies and those living overseas for less than three months) despite many having paid National Health Insurance contributions for all or some of their working lives in Britain, as the criteria for eligibility has been based on 'residence' as opposed to contributions paid.

The proposed change follows a recent in depth government consultation on the NHS and its existing position with regard to providing services to migrants arriving in the UK. Currently, to qualify for free treatment, all one has to do is 'live' in the UK regardless of nationality, and it matters not that no national insurance contributions have been paid previously.

This has now finally been highlighted as unfair and discriminatory towards some of the very people that kept the NHS in business over the years – mostly British citizens who were previously UK resident, i.e. living and working there, but who are now living overseas.

The government paper 'Sustaining services and ensuring fairness in the NHS' was published on December 2013 with the consultation period ending earlier at the end of August. The summary of the relevant consultation segment was titled 'Consultation on charging migrants and overseas visitors to use the NHS and how better to identify patients who should be charged'.

Clearly there was a distinction that needed to be made, and which is now hopefully coming to bear, between that of a British expatriate with a history of paying UK national health insurance contributions, and a non UK foreign national 'health tourist' assuming UK residence primarily to receive free and ongoing health care.

An extract from the government website reads;

'The response sets out initial decisions and next steps including:

- introducing a new health surcharge for temporary migrants (including students and workers)

•considering how to exempt expatriates who have paid National Insurance from being charged when visiting the UK'

The Department of Health's consultation and proposal paper 'Sustaining services and ensuring fairness' also details the following paragraphs in its publications on pages 6 and 55 and subtitled 'How will different groups be affected?';

'All expatriates who return to reside in the UK will resume automatic qualification to free NHS services. Some but not all will benefit from exemptions if they return on a visit. We intend to extend this entitlement to any expatriate or former UK residents who have an extensive record of National Insurance contribution, and for this to cover their full medical needs.'

And to further clarify...

'Expatriate UK citizens who move to reside abroad currently lose their entitlement to free NHS treatment. They regain this if they return to live in the UK permanently but usually not when returning to visit. In line with the principle that everybody makes a fair contribution, we propose to confirm the entitlement of any person who has previously paid at least seven years of National Insurance contributions.'

The minimum national insurance contribution period of seven years being the benchmark to gain access to free NHS treatment in the proposal should cover most expatriates, and although the precise timing for the guideline and procedural amendment of the change is currently not known (it is technically still a proposal), it has been slated for implementation some time in 2014.

There are thousands of British expatriates living overseas and many of them are elderly / retired and or persons of poor health who cannot afford private health insurance premiums (or even find a health insurance company willing to take them on). This proposal, if finally implemented, could be a game changer for those who are able to travel to visit the UK for treatment.

Ref source

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/210438/Sustaining_services_ensuring_fairness_consultation_document.pdf (page 6 & 55 refer to expatriates)

For further reading

<https://www.gov.uk/government/consultations/migrants-and-overseas-visitors-use-of-the-nhs>

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