

# NHS Treatment – when you might have to pay

Information and advice for patients

## Why do I have to pay?

The National Health Service (NHS) provides free hospital treatment for people who live in the United Kingdom (UK). However if you do not usually live in the UK or have been living outside the UK for more than three months, you may have to pay for any treatment.

The Department of Health's charging regulations place a legal obligation on the Trust to recover the cost of NHS services where an individual is not entitled to free treatment.

If you are visiting from inside the European Economic Area (EEA – including Switzerland), please bring your European Health Insurance Card (EHIC) or Provisional Replacement Card (PRC) with you as we will need to take a copy. Your EHIC will cover you for any treatment that becomes necessary during your visit, until you can return to your home country.

Hopefully you have obtained an EHIC before you left your country of residence, however if you haven't then go to [www.ehic.europa.eu](http://www.ehic.europa.eu) and apply for a card. If you do not have an EHIC or PRC then you may be charged for any NHS treatment you receive.

If you are from outside of the EEA then you may be charged for your treatment. If you have paid the Health Surcharge as part of your visa application then we will verify this to prevent you from being charged.

Hospital treatment is free to permanent residents of the UK. But if you are visiting then you may be charged for the treatment you receive. Not paying this charge may have an effect on any future immigration application you make and you risk being turned down by the relevant authority.

'Are you a UK, EEA or Swiss national?'

'Have you lived anywhere other than the UK in the last six months?'

'Do you have a valid visa or permission to enter/remain in the UK?'

Please do not be offended by these questions as they will be asked of everyone regardless of ethnic appearance, background, age or gender. Where staff feel there is a query regarding your eligibility based on your answers to the questions asked, they will pass your details to our Legal Services Records Department who will contact you directly. You can continue to receive treatment but you may be charged for it. We will need to ask you further questions and may request documentation as proof of eligibility. Where we do not get a response to these enquiries, an invoice for the cost of your treatment will automatically be sent to you.

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The documents you could use for proof of eligibility are:

<b>For Identity</b>	<ul style="list-style-type: none"> <li>• passport and visa,</li> <li>• National ID card,</li> <li>• a photo driving licence or</li> <li>• a UK Biometric Residence Permit (BRP).</li> </ul>
<b>For proof of where you currently live</b>	<ul style="list-style-type: none"> <li>• a water, gas, electricity or phone bill,</li> <li>• tenancy agreement,</li> <li>• a Council Tax Bill or</li> <li>• a bank or building society statement.</li> </ul> <p><i>These documents will need to be less than three months old.</i></p>
<b>To prove the minimum 6 month stay in the UK</b>	<ul style="list-style-type: none"> <li>• a pay slip or P60,</li> <li>• a dated letter or statement from HMRC or DWP,</li> <li>• or a tenancy agreement.</li> </ul>

Some people who are not permanent residents in the UK are still entitled to at least some hospital treatment free of charge.

<b>Those working for UK-based employers</b>	Some NHS treatments are free
<b>Students on courses of at least six months duration</b>	Some NHS treatments are free

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<b>Students on courses of at least six months duration</b>	Some NHS treatments are free
<b>UK state pensioners living outside the EEA</b>	Free immediately necessary or urgent care only
<b>Those visiting from countries which have a reciprocal healthcare agreement with the UK</b>	Free immediately necessary or urgent care only

For the full list of people who are exempt from paying for NHS treatment, please visit <https://www.gov.uk/government/publications/guidance-on-overseas-visitors-hospital-charging-regulations>

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## When do I have to pay for consultations and treatments?

Some services or treatments are exempt from charges, so that they are free to all overseas visitors. For example infectious diseases, including sexually transmitted infections (STIs) will be treated free of charge. Compulsory psychiatric treatment, treatment imposed by a court order and family planning services are also free.

If you are taken to A&E, a minor injuries unit or walk-in centre for emergency treatment then this is free of charge. However, if you are admitted to hospital for any other treatment a charge will be incurred.

Treatment which is identified as ‘immediately necessary’ will always be provided but when you have been identified as having to pay for treatment, you will be invoiced after the treatment has been given. For any treatment which the doctor has advised is ‘urgent’ then we will attempt to ask for payment before any treatment is given. However, you will still receive treatment whether or not the payment has been made prior to the treatment. Routine or non-urgent treatment will not be provided until you have paid for the treatment or consultation.

<b>Immediately necessary treatment</b>	Treatments to save a life, to prevent a condition from becoming life-threatening or to prevent permanent serious damage from occurring, including maternity services. This treatment will be provided.	Patients will be charged for the treatment received once outside of the Emergency Department.
<b>Urgent treatment</b>	Any treatment which needs to be given before a patient returns to their home country.	Payment will be secured where possible before treatment is given
<b>Non-urgent treatment</b>	Where it would be reasonable for the patient to wait to return home to receive it.	Treatment will only be given once payment has been received.

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## How much will I have to pay?

The amount you have to pay will depend on the treatment needed and apart from treatment which is immediately necessary, where possible, you will be given an idea of the amount treatment will cost before you receive it.

If you are admitted to hospital you will be charged a daily rate which runs from midnight to 23.59 hours. For example, if you are admitted at 10.00 hours on day 1 and discharged at 09.00 hours on day 2 you will be charged the daily rate for two full days.

## What do I have to pay for?

Payment will be required for all treatments given to you outside of the Emergency Department.

## How can I pay and where?

Payment for treatment is accepted in cash or credit or debit card. You can either come in person to the cash office or phone them to make payment on:

- City Hospital 0121 507 4337
- Sandwell Hospital 0121 507 3383

## Where can I get more information?

1. Legal Services Records Department

 0121 507 4318

 City Hospital

Dudley Road

Birmingham

B12 7QH

 [swb-tr.SWBHOverseasVisitors@nhs.net](mailto:swb-tr.SWBHOverseasVisitors@nhs.net)

2. Department of Health website at <https://www.gov.uk/government/publications/guidance-on-overseas-visitors-hospital-charging-regulations>

3. NHS Choices website at [www.nhs.uk/visitingengland](http://www.nhs.uk/visitingengland)

4. Details on obtaining a EHIC can be found at <http://ec.europa.eu>

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## Countries of the European Economic Area

 <a href="#">Austria</a>	•	 <a href="#">Greece</a>	•	 <a href="#">Norway</a>
 <a href="#">Belgium</a>	•	 <a href="#">Hungary</a>	•	 <a href="#">Poland</a>
 <a href="#">Bulgaria</a>	•	 <a href="#">Iceland</a>	•	 <a href="#">Portugal</a>
 <a href="#">Croatia</a>	•	 <a href="#">Ireland</a>	•	 <a href="#">Romania</a>
 <a href="#">Cyprus</a>	•	 <a href="#">Italy</a>	•	 <a href="#">Slovakia</a>
 <a href="#">Czech Republic</a>	•	 <a href="#">Latvia</a>	•	 <a href="#">Slovenia</a>
 <a href="#">Denmark</a>	•	 <a href="#">Liechtenstein</a>	•	 <a href="#">Spain</a>
 <a href="#">Estonia</a>	•	 <a href="#">Lithuania</a>	•	 <a href="#">Sweden</a>
 <a href="#">Finland</a>	•	 <a href="#">Switzerland</a>	•	 <a href="#">United Kingdom</a>
 <a href="#">France</a>	•	 <a href="#">United Kingdom</a>		
 <a href="#">Germany</a>	•	 <a href="#">Malta</a>		
	•	 <a href="#">Netherlands</a>		

### Sources used for the information in this leaflet:

- Department of Health 'Guidance on overseas visitors hospital charging regulations', last updated February 2016, <https://www.gov.uk/government/publications/guidance-on-overseas-visitors-hospital-charging-regulations>
- NHS Choice 'Visiting England', August 2015, <http://www.nhs.uk/NHSEngland/AboutNHSservices/uk-visitors/visiting-england/Pages/visitors-from-the-eea.aspx>
- European Commission website: <http://ec.europa.eu/>

If you would like to suggest any amendments or improvements to this leaflet please contact the communications department on 0121 507 5303 or email: [swb-tr.swbh-gm-patient-information@nhs.net](mailto:swb-tr.swbh-gm-patient-information@nhs.net)



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