

Some or all of these people may have to pay privately for healthcare after 31 December 2020 if the UK and the EU don't agree a deal.



UK tourist who needs urgent care after contracting COVID-19 while on holiday in Belgium. She's due to leave at the end of the week. Can she get free healthcare in Belgium if she needs emergency care?

Lian



UK pensioner who wants to retire to Greece. What will be his healthcare rights in Greece?

Nitesh



Polish businessman taken critically ill in the UK and will require care after his visa runs out. Should the NHS hospital try to make him pay for the cost of his care?

Janek



UK citizen, living and working in Denmark and wants to retire to Spain. Will he be able to access healthcare in Spain?

Peter



UK citizen living in Luxembourg and diagnosed with a rare condition that needs ongoing monitoring and medication. The nearest specialised centre that provides this care is in Belgium. Will she be entitled to this without paying privately?

Michaela



UK citizen who needs pre-arranged kidney dialysis while visiting her son in Germany. Will the current reciprocal UK/EU arrangements still be possible?

Sabina

Who could lose their rights to healthcare?

Find out by turning over

The Brexit Health Alliance is calling for an urgent deal to protect patients' rights.

For more information about the work of the Brexit Health Alliance, please visit: www.nhsconfed.org/brexithealthalliance



Lian: UK tourist who needs urgent treatment in Belgium

Lian, a UK citizen, falls ill with COVID-19 while on holiday in Belgium and is taken to hospital with severe breathing difficulties. She'll be treated, but if there's no deal between the UK and the EU and no bilateral deal between the UK and Belgium, she may have to pay later. However, both sides say they want an agreement on unplanned emergency treatment for temporary visitors – but will they reach a deal?



Janek: Polish businessman taken critically ill in the UK and requiring care after his visa runs out

Janek is working temporarily in the UK and has a 90-day visa to cover his business trip. A week before his visa runs out he becomes critically ill and is in intensive care for three weeks. If the EU and UK don't reach an agreement on urgent unplanned care for visitors and there's no reciprocal deal with his home country, Janek will need to pay. And if there is a reciprocal deal, the UK would have to agree a discretionary extension to his visa for it to apply to him. A UK citizen in the same situation whilst visiting an EU country after 1 January 2021 will be subject to the national law of the relevant country and might have to rely on their own insurance.



Michaela, frontier worker needing ongoing, pre-planned specialised care

Michaela is a UK citizen who moves to Luxembourg to live in 2021, and crosses the border to work in Germany. She is diagnosed with a rare condition that needs ongoing monitoring and medication and the nearest specialised centre that provides this care is in Belgium. Michaela is not an EU citizen so she will enjoy no rights under EU laws on cross-border healthcare. So whether or not her private insurance will cover the cost of non-urgent healthcare in an EU country where she neither lives nor works will depend entirely on the domestic laws of the countries concerned.



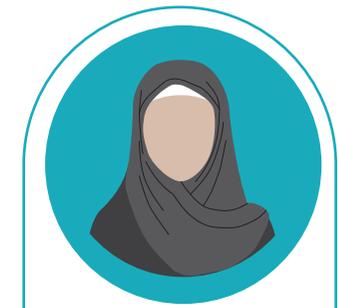
Nitesh: UK pensioner moving to Greece

If the UK and EU can agree a deal, Nitesh will be able to receive his retirement pension if he moves to Greece. But, he won't be able to get healthcare there unless Greece and the UK agree bilaterally. He will have to buy his own private insurance as reciprocal healthcare for pensioners is not among the UK's proposals for negotiation between the UK and EU. If he does move abroad he can't return to the UK to be treated under the NHS if he encounters health problems, as he won't be entitled to free NHS care unless he is ordinarily resident in the UK.



Peter: UK citizen, lives in Denmark, wants to retire to Spain

Peter moved to Denmark before 31 December 2020, so under the Withdrawal Agreement (WA) he is entitled to draw his UK pension and to access healthcare on the same basis as a Danish citizen for the rest of his life, as long as he resides legally in Denmark. However, if he moves to Spain after 31 December 2020, his entitlement to healthcare could be covered by the WA for some time (depending on how long he has been resident in Denmark). But afterwards it will depend on Spanish law and on any bilateral agreements between Spain and the UK, as the UK is not asking for a continuation of reciprocal healthcare arrangements for UK pensioners resident in EU countries.



Sabina: UK citizen, has kidney dialysis 3 times a week, wants to visit her son in Germany

In the past, Sabina has been able to arrange to have dialysis paid for by the NHS when she visits an EU member state. After 1 January 2021 this will no longer be the case. Neither the UK nor the EU wishes to continue the existing reciprocal agreement, although the UK is proposing reciprocity for a limited list of specified conditions, including dialysis and chemotherapy. Travel insurance does not currently cover the cost of dialysis treatment, which is three times a week at £200–£400 per session. As the EU has not offered to reciprocate, Sabina may have to pay privately, as she would if visiting a foreign country with which the UK has no reciprocal agreement.