



Getting Ready for Brexit – Healthcare for Disabled People

Version 2 – 21 March 2019

On 29 March this year, or possibly on a later date, Britain is scheduled to leave the European Union (EU) after 45 years as a full member. The word “Brexit” means ‘British Exit’. There will be a change to the rights and status of both UK nationals living in the EU, and nationals of EU countries in the UK.

The Government is negotiating a “Withdrawal Agreement” with the EU so that the many legal and other arrangements affecting UK and EU citizens are changed in an orderly way. The precise details of this are still uncertain. Leaving with the Withdrawal Agreement in place is called leaving the EU “with a deal”. On the other hand, leaving “without a deal” means that there has been no agreement about these matters, and the UK simply stops being a member of the EU.

BuDS is not a political charity and we do not support Leaving the EU or Remaining in the EU. We only want to provide disabled people and carers with accurate, reliable, information about issues which may affect them when Brexit happens. We are not part of ‘project fear’, which is what some people say about all warnings that Brexit may not have good results.

This guide gives information about what healthcare you can expect when living or travelling in Europe after Brexit Day on 29 March 2019 or whenever the UK leaves. It was updated on 21 March 2019 and we believe it to be accurate as at that date. However, Brexit is changing all the time and so you should check this information before acting on it.

Healthcare for UK citizens if Travelling or Holidaying in Europe

At the Moment	<ul style="list-style-type: none"> As long as you have an EU EHIC (European Health Insurance Card), you can get the same free or reduced costs healthcare treatment in Europe as citizens of the country you are in. This applies whether you have an accident or if you need help with a pre-existing condition or disability needs. (Although this doesn't apply if you travel abroad just to get medical treatment or give birth). The NHS pays for the state funded treatment you receive abroad under the EHIC system If you receive healthcare treatment which isn't covered by the EHIC system, you need to pay or use travel insurance to cover the cost.
If we leave the EU without a deal	<ul style="list-style-type: none"> It is expected that EHIC cards will stop being valid from 29 March 2019. You will need to take out full travel insurance to pay for all medical treatment you need in Europe, including emergency treatment. If you don't have travel insurance, you could face very large medical bills if you need emergency treatment or if your disability or medical conditions need treatment.

	<ul style="list-style-type: none"> You may find it difficult to get affordable travel insurance if you are disabled and have pre-existing medical issues. The Government has said it is urgently negotiating with EU countries to see if they can agree a deal on healthcare, but nothing has been agreed yet. You can check the situation for the countries you are visiting at https://www.gov.uk/foreign-travel-advice
If we leave the EU with a deal	<ul style="list-style-type: none"> If the Withdrawal Agreement is agreed by the UK Parliament and comes into force before Brexit Day, then EHIC cards are expected to continue to be valid until 31 December 2020 or possibly some later date. This means that if we leave with a deal, you don't need to change what you do for the moment.

UK citizens living or working in the EU

At the Moment	<ul style="list-style-type: none"> UK citizens who live in the EU can usually get free (or mostly free) healthcare in the country where they live, if they have an S1 certificate. The NHS pays for the healthcare you receive in the EU country where you live
If we leave the EU without a deal	<ul style="list-style-type: none"> After Brexit Day, UK citizens living in the EU except Ireland will have to pay for any NEW healthcare they need, including for any emergency treatment. In Ireland only, healthcare treatment will remain free as it is now. The Government has said that the NHS will continue to pay for any healthcare which UK nationals living in the EU (except Ireland) need IF they have applied for or started the course of treatment before Brexit Day. But the NHS will only pay healthcare costs under this scheme for one year. The Government is intending to introduce the Healthcare (International Arrangements) Act, to allow UK citizens living in EU countries to have some free healthcare. But the law isn't in force yet and other governments have to agree new arrangements. This may take some time and, until things change in the country you live in, you will still have to pay for healthcare. Depending on the country you live in, you may be able to register to live in that EU country as a foreign national and get some access to free or reduced cost healthcare after some time. But while some countries have said they will do this if the UK leaves without a deal, this is not guaranteed until it happens. You should check what applies in the country you live in.
If we leave the EU with a deal	<ul style="list-style-type: none"> If a Withdrawal Agreement is agreed by the UK and the EU before the UK leaves the EU, then EHIC cards and S1 certificates are expected to continue to be valid until at least 31 December 2020 or possibly later. . This means that if we leave with a deal, you will still be able to get free or reduced cost healthcare when living in the EU, including Ireland, as you do now, for the moment.

Healthcare for EU Citizens living in the UK EXCEPT Irish citizens

At the Moment	<ul style="list-style-type: none"> All EU citizens who live in the UK can get free treatment on the NHS on the same basis as UK citizens The NHS recovers the cost of treatment given to EU citizens from their own countries
If we leave the EU	<ul style="list-style-type: none"> The Government has said that after Brexit Day, for the time being, Non-Irish EU citizens and their family members will still be able to get free healthcare on the NHS mostly the same as now.

without a deal	<ul style="list-style-type: none"> • But this only applies to Non-Irish EU citizens that lived in the UK on or before 29 March 2019 AND who are in the UK lawfully. If you come to the UK after 29 March, or you are here illegally (eg if you are waiting to be deported), you will not be able to get free healthcare on the NHS. • The Government have said that all Non-Irish EU citizens living in the UK have to register for Settled Status by 31 December 2020. If you do not register for Settled Status by that date, you will probably lose the right to free healthcare treatment on the NHS.
If we leave the EU with a deal	<ul style="list-style-type: none"> • If a Withdrawal Agreement is agreed by the UK and the EU before the UK leaves the EU, then Non-Irish EU citizens will have the same rights to free healthcare as they have at the moment until at least 31 December 2020. • This means that if we leave with a deal, you will still be able to get free healthcare when living in the UK as you do now, for the moment.

Healthcare for Irish EU Citizens living in the UK

At the Moment	<ul style="list-style-type: none"> • Irish EU citizens who live in the UK can get free treatment on the NHS as if they were a UK citizen • The NHS recovers from Ireland the cost of treatment given to Irish citizens in the UK
If we leave the EU with or without a deal	<ul style="list-style-type: none"> • Under an agreement between the UK and Irish governments, Irish EU citizens and their family members will still be able to get free healthcare on the NHS the same as now. This is not expected to change in the future. • So, if you are an Irish EU citizen living in the UK, you will still be able to get free NHS treatment just as you do at the moment regardless of whether the UK leaves the EU with or without a deal.