

## Finance Department

# Overseas Patients: Information About Hospital Treatment for Overseas Visitors

### Introduction

NHS hospital treatment is not free for everyone. If you are visiting the United Kingdom (UK) or you are not an ordinary UK resident and require treatment in our hospitals, you may have to pay for your treatment. Please contact the Hospital Overseas Visitors Team to obtain estimated costs or to check your NHS eligibility.

Anyone of any nationality who is not ordinarily resident in the UK at the time of treatment is regarded as an 'Overseas Visitor'. This means that they may be charged for the treatment they receive at University Hospital, Coventry or at Hospital of St. Cross, Rugby.

NHS hospitals have a legal obligation to establish whether a person is an Overseas Visitor, and whether charges apply or they have an exemption. Where there is no exemption, we must charge the person liable and recover the costs from them.

### Overseas Patients

An overseas patient is someone who is not ordinarily resident in the UK and does not permanently live in the UK. If you are visiting the UK or have lived outside the UK in last 12 months, you may have to pay for the NHS hospital treatment whilst you are here. A person does not become ordinarily resident in the UK and entitled to free NHS treatment simply by:

- Having an NHS number;
- Having British nationality;
- Holding a British passport;
- Being registered with a GP;
- Owning property in the UK;
- Paying or previously paying National Insurance contributions and taxes in this country.

Whether a person is ordinarily resident is based on a number of factors which will be taken into account and evidence required.

### NHS services and treatments which are free for everyone

Some NHS services are free to everyone. These include:

- Family-planning services (this does not include maternity treatment and



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termination of pregnancy).

- Treatment at the Emergency Department (A&E). This is free only up to the point an overseas visitor is admitted as an inpatient, or given an outpatient appointment. It does not, therefore, include emergency treatment given after admission to the hospital as an in-patient or out-patient. Treatment at this point is chargeable to non-exempt visitors.
- Diagnosis and treatment of certain infectious diseases.

### Who is exempt from charges?

Some visitors to the UK are entitled to NHS hospital treatment free of charge. These include people working for UK-based employers and who have paid Health Surcharge or who are covered under certain Reciprocal Agreements.

### Providing evidence of entitlement to free treatment

NHS hospitals have a duty to identify and charge overseas patients for hospital treatment they receive. Hospitals are required to check documentary evidence of entitlement to prove that you are ordinarily resident in the UK. To help us check if you are entitled to free healthcare, you will need to bring two separate documents, one to prove your identity, and one to prove your address. See below for which documents you can bring:

#### A) At least one item with your photo (Preferably current Passport/Travel Document):

<input type="checkbox"/> Passport	<input type="checkbox"/> UK Biometric Residence Permit (BRP)
<input type="checkbox"/> National ID card	<input type="checkbox"/> Driving licence (if it has a photo)

#### B) At least one item to prove where you live:

(The proof you use must be less than 3 months old. Your name and address needs to be on the letter.)

<input type="checkbox"/> Water, gas, electric or Council Tax bill	<input type="checkbox"/> Bank or Building Society statement
<input type="checkbox"/> Phone bill (not mobile phone bill)	

#### C) Any other personal documents that can help establish your eligibility:

<input type="checkbox"/> Non UK European Health Insurance Card (EHIC)	<input type="checkbox"/> Non UK Provisional Replacement Certificate (PRC)
<input type="checkbox"/> Wage slip or a P60	<input type="checkbox"/> Letter or statement from HMRC or DWP
<input type="checkbox"/> National Insurance or benefits letter	<input type="checkbox"/> Evidence of sickness insurance
<input type="checkbox"/> A letter from your college confirming you are attending a full-time or part-time course of study (including course duration and number of hours per week of attendance)	<input type="checkbox"/> Copy of any birth/marriage certificates
	<input type="checkbox"/> An IND and ARC (for patients claiming asylum)
	<input type="checkbox"/> Any other Home Office issued documents which are relevant to your application.

If you can't provide the requested documents you may have to pay a deposit equal to the estimated cost of your treatment before you receive an appointment or treatment.

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Maternity services, or treatment which the doctor or nurse thinks is immediately necessary or urgent, will not be withheld. However charges will still apply and you will receive an invoice after your treatment.

### **Patients with travel insurance**

If you have insurance cover, the cost of treatment will be charged to the individual who remains responsible for payment. Unless the hospital has a letter of guarantee from your insurers authorising your treatment, you will need to settle your account and reclaim this from your insurers. A full breakdown of charges will be provided after the patient has been discharged.

### **If I am not exempt, how much will I have to pay?**

You will be provided with an estimated cost for the treatment which you receive. These costs are based on the Standard National HRG (Healthcare Resource Groups) Tariffs which are applied throughout the UK. We must and will always provide immediately necessary or urgent care, including maternity care, to any chargeable patient, regardless of whether or not they have yet paid for that care. For non-urgent, or elective, treatment, patients are referred to BMI, the private Meriden Hospital on the University Hospital site.

### **Failure to pay**

It is the responsibility of the Overseas Visitor to ensure that they pay for their medical treatment in the UK when they come to the hospital. Also, the fact that a person was not informed that charges would apply does not alter the fact that, and under the Charging Regulations they are still liable for that charge. Relevant NHS bodies do not have discretion to waive charges and where a patient who has received services is identified as chargeable the relevant NHS body must recover those charges from the patient.

In line with the UK Charging Regulations and Department of Health and Social Care guidelines, patients with outstanding debts are reported to the Home Office and payments may be collected through the Debt Collector Agencies and it may affect their UK Visa status or entry to the UK and any further UK visa applications may be denied by the Home Office. If a patient considers that they have been charged incorrectly or has any complaint in regards to any issue about their resident status, NHS eligibility, interview, invoicing and cost etc. then they may appeal by submitting this in writing to the Overseas Visitors Team

### **European Economic Area (EEA)/Swiss patients**

If you access our services because the need arose during your visit to the UK, you will need to provide a copy of Non UK European Health Insurance Card (EHIC) or a Non UK Provisional Replacement Card (PRC). If you are coming to the UK for elective treatment then you will need to provide a copy of S1/S2 or E112. If you do not have these documents with you and you cannot demonstrate that you have an exemption to charges, you will be required to pay for your treatment and recover the costs from your 'healthcare abroad team' when you return home. Students from EEA/Swiss countries are also required to provide copies of their Non UK EHIC/PRC.

### **Other reciprocal healthcare agreements**

Several countries and territories outside the EEA also have reciprocal healthcare agreements with the UK which cover their nationals for health costs.

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Patients who can show they are lawfully resident in one of those countries (and a national of that country if applicable) will be exempt from charges providing the need for treatment arose during their visit to the UK.

You will also be asked for documented proof to establish eligibility of this exemption.

Please note: reciprocal and bilateral agreements do not apply if you are having elective (planned) treatment or treatment which can be carried out in your country of origin.

### Further information

In order to assist patients, data we hold about you may be used to assist identification of potential chargeable patients; the use of your data in this way will not affect your chargeability status. For more information please contact UHCW Overseas Visitors Team, University Hospital Coventry & Warwickshire NHS Trust, 5th Floor, Trauma and Orthopaedics, Opposite Ward 52, Clifford Bridge Road, Coventry, CV2 2DX, UK, Tel: 024 7696 5016 (ext: 25016) or by e-mail at: [uhc-tr.overseaspatients@nhs.net](mailto:uhc-tr.overseaspatients@nhs.net) or by Fax: 02476 965081

### NHS Choices

[www.nhs.uk/NHSEngland/AboutNHSservices/uk-visitors/Pages/access-services-in-England.aspx](http://www.nhs.uk/NHSEngland/AboutNHSservices/uk-visitors/Pages/access-services-in-England.aspx)

[www.nhs.uk/visitingengland](http://www.nhs.uk/visitingengland)

### For obtaining EHIC/PRC for EEA/Swiss visitors:

[www.ehic.europa.eu](http://www.ehic.europa.eu)

The Trust has access to interpreting and translation services. If you need this information in another language or format please contact 024 7696 5016 and we will do our best to meet your needs.

The Trust operates a smoke free policy

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