



## Immigration Health Surcharge Reimbursement Scheme for EU and Swiss Students

### Student Information Pack

If you are a student from the EU or Switzerland coming to study in the UK for more than 6 months, starting on or after 1 January 2021, you will be required to pay the Immigration Health Surcharge (IHS) as part of your visa application. As agreed with the EU and Switzerland, the UK Government is launching a new scheme whereby certain eligible EU and Swiss students in full-time higher education may be entitled to a full or partial reimbursement of their Immigration Health Surcharge.

To be eligible for the scheme, students studying in the UK must have:

- a UK visa with a start date on or after 1 January 2021,
- be in full-time higher education (level 4+ in England, Wales and Northern Ireland and level 7+ in Scotland),
- hold a valid EU or Swiss-issued European Health Insurance Card (EHIC),
- and must not be working or intend to work in the UK.

You will be able to apply for a reimbursement of your Immigration Health Surcharge via a new service which will go live on 1 January 2022 with eligible payments backdated to 1 January 2021 for EU students and 1 November 2021 for students from Switzerland.

You may be entitled to a full or partial reimbursement of your Immigration Health Surcharge depending on the validity period of your EHIC. To be eligible for a full refund, you should ensure that you hold a valid EHIC for the duration of your stay.

If you receive an Immigration Health Surcharge reimbursement you must not work in the UK. Working in the UK will invalidate your EHIC and you may have to pay for any NHS healthcare you receive.

If you intend to apply for a reimbursement of your Immigration Health Surcharge, you should present your EHIC when accessing medically necessary treatment during your stay in the UK. Once you have received your reimbursement, you may have to pay for any NHS healthcare you receive that is not deemed medically necessary by the healthcare provider.

We encourage all students to consider their circumstances carefully, including their healthcare needs and whether they wish to work in the UK, before deciding whether to apply for a reimbursement.

EU or Swiss students who are moving to the UK to study for 6 months or less will not be required to pay the Immigration Health Surcharge and can access medically necessary healthcare in the UK using their EU/Swiss-issued EHIC. Irish citizens do not pay the Immigration Health Surcharge as they have access to healthcare on the same terms as UK residents under the Common Travel Area. The scheme is currently not available to students from Norway, Iceland and Liechtenstein. Students from outside Europe are also not eligible for the scheme.

More information on the Immigration Health Surcharge and the reimbursement scheme can be found here:

- [Healthcare for EU citizens living in or moving to the UK](#)
- [Immigration health surcharge for EU and Swiss students in the UK](#)

## Frequently Asked Questions

### *Eligibility*

#### **1. Under the Trade and Cooperation Agreement with the EU and the Swiss Convention, who is eligible for reimbursement?**

- You may be entitled to a full or partial reimbursement of your Immigration Health Surcharge if all of the following are true:
  - you have a visa that started on or after 1 January 2021
  - you are a full-time student in UK higher education
  - you have a European Health Insurance Card (EHIC) issued in an EU country or Switzerland
  - you must not have worked or be working or intend to work in the UK
- You only qualify for reimbursement once you are in the UK and can demonstrate you meet these criteria.

#### **2. Can any student from Switzerland apply?**

- Under the Swiss-UK agreement, higher education students from Switzerland with a Swiss-issued EHIC will be able to apply for reimbursement as long as they meet the other eligibility criteria.
- Switzerland only issue EHICs to people who are a UK national, a Swiss national, a citizen of an EU Member State, a refugee, a stateless person, or a family member, dependant or survivor of someone who holds one of these nationalities or statuses.
- If you don't fall into one of these groups, you will not be able to apply for reimbursement of your IHS as you will not be eligible for a Swiss EHIC.

#### **3. Why is it only students on a full-time higher education course who can get a reimbursement?**

- The UK agreed in negotiations with both the EU and Switzerland that students are only eligible for reimbursement if they are pursuing a full-time course of study leading to a higher education qualification.

#### **4. Do I need a particular type of visa to apply for the scheme?**

- We expect that most applicants to the scheme will be in the UK on a student visa. However, we know that some individuals may come to the UK as a dependant of another visa holder, for example, their spouse or parent on a work visa, and take up a full-time course of higher education.
- The type of visa you are on does not affect your eligibility for the scheme, so long as you meet all the eligibility requirements.

- It is possible that your Member State may not consider your EHIC to still be valid if you move to the UK on a dependant visa. If you apply to the scheme and are not on a student visa you will therefore be asked to provide additional evidence that your EHIC is still valid, such as confirmation from your Member State's health authority.

**5. I'm studying a foundation programme in preparation for my degree, am I entitled to the Immigration Health Surcharge reimbursement for this period?**

- Yes, if you are completing a "preparatory course" which is required to be taken before being able to embark on a degree and you have been issued a visa covering both the preparatory course and the degree course, you will be entitled to Immigration Health Surcharge reimbursement providing you meet the other eligibility criteria.
- If you have been issued a visa solely to undertake a preparatory course, the course must be at RQF 4 or above to be eligible.

**6. I'm studying a course online; can I get a reimbursement?**

- Yes, as long as you are living in the UK and meet the other eligibility criteria. Students must continue to meet the requirements of their visa, including attending study in-person as required.

**7. My arrival in the UK was delayed by Covid, can I apply for a reimbursement for that time?**

- Yes, once you have arrived in the UK you can apply for reimbursement to cover your whole visa period as long as you meet the other eligibility criteria.

**8. Why do I have to pay the Immigration Health Surcharge in the first place? Can I opt out of paying when I apply for my visa?**

- Paying the Immigration Health Surcharge is a requirement at the point of application for most UK visa applicants, not just students. Guidance on the surcharge can be found here: [Pay for UK healthcare as part of your immigration application](#).
- Waiving the Immigration Health Surcharge for all EU and Swiss students would go beyond what was agreed with the EU under the Trade and Cooperation Agreement and Switzerland under the Swiss Convention.

**9. Can my dependants apply for a reimbursement too?**

- Yes, if they meet the eligibility criteria of being in the UK on a visa after 1 January 2021, holding a valid EHIC and not working in the UK.
- You can add details of your eligible dependants as part of your application. If an eligible dependant needs to make a separate application (for example because they arrive in the UK at a later date) they should contact NHSBSA by email at: [nhsbsa.faregistrationsohs@nhs.net](mailto:nhsbsa.faregistrationsohs@nhs.net).
- Dependants or family members include your spouse, civil partner and dependant children.
- If you are not eligible for reimbursement (for example if you plan to work in the UK) your dependants may still be eligible.

### ***Other students and visitors to the UK***

#### **10. I'm a UK national planning to study in the EU, are these measures reciprocal?**

- The agreement for providing reimbursement of Immigration Health Surcharge in the UK is reciprocal and will also apply to any equivalent health immigration charges applied by EU Member States or Switzerland, to eligible UK students now or in the future.
- The agreement we have reached with the EU and Switzerland ensures that students who are resident in the UK and wish to study in an EU Member State or Switzerland will continue to have access to necessary healthcare cover for the duration of their studies. To demonstrate this entitlement, students who do not already hold a valid Student EHIC should apply for a Student GHIC. The UK Government advises all students to carefully check the entry requirements of the country in which they are intending to study.

#### **11. Why can only students who live in an EU Member State or Switzerland apply for a reimbursement? I reside outside of the EU and want a reimbursement.**

- The Immigration Health Surcharge is only reimbursed to eligible students who hold a valid EU or Swiss-issued EHIC.
- This is because the healthcare cost of these students is already covered by the country that issued their EHIC. These arrangements were agreed as part of the EU-UK Trade and Cooperation Agreement and the Swiss Convention.

#### **12. Why do students get a reimbursement when other EU/Swiss nationals (workers etc) have to pay the surcharge?**

- Under the terms of the EU-UK Trade and Cooperation Agreement and the Swiss Convention, eligible students with a valid EU or Swiss-issued EHIC can access medically necessary healthcare in the UK funded by the country that issued their EHIC for the duration of their stay. Unlike most EU or Swiss citizens who live in the UK, their healthcare costs are already paid for by their home country.
- Irish citizens do not pay the Immigration Health Surcharge as they have access to healthcare on the same terms as UK residents under the Common Travel Area.

### ***Working in the UK***

#### **13. I am a student, why can't I get an Immigration Health Surcharge reimbursement if I work in the UK?**

- The EU-UK Trade and Cooperation Agreement and Swiss Convention specifies that students are only eligible for a reimbursement if the student "does not exercise, or has not exercised, an activity as an employed or self-employed person". At the point of application, you will be asked to declare that you have not worked, do not work, and do not intend to work in the UK during your stay.
- This does not affect your rights to work under the conditions of your visa, only your eligibility for reimbursement of the Immigration Health Surcharge.

- To be eligible for a reimbursement of the Immigration Health Surcharge you must have a valid EU or Swiss-issued EHIC. Working in the UK invalidates your EHIC as you become subject to UK social security legislation rather than the legislation of your home Member State, meaning your home Member State is no longer competent for your healthcare and so cannot provide you with EHIC coverage.

**14. What counts as working in the UK?**

- Work is any paid employment and self-employment in the UK (defined by the Social Security Contributions and Benefits Act 1992). Unpaid and voluntary work are not included. 'Scholarship income', such as a bursary, is not considered taxable income so someone in receipt of this would remain eligible for the scheme. For PhD and other students who may teach as part of their course, this will constitute work where they hold a contract of employment with their university.

**15. Why is there no minimum earnings threshold?**

- Work is defined as any paid employment or self-employment which is liable for National Insurance, even if the minimum earnings threshold for owing National Insurance is not met.
- Any amount of paid work will mean you fall under UK social security legislation which may invalidate your EHIC. You must hold a valid EHIC to be eligible for reimbursement.

**16. My course offers me a year in industry/work placement, is that considered to be working?**

- If your work placement or year in industry is unpaid, you will be eligible for reimbursement if you meet the other eligibility criteria.

**17. What if I want to work during my stay in the UK?**

- Under the terms of the Trade and Cooperation Agreement and Swiss Convention, you must have a valid EHIC and you must not have worked or be working or intend to work in the UK in order to be eligible for reimbursement. Working invalidates your EHIC.
- If you have had a reimbursement of your IHS and subsequently start working, invalidating your EHIC, you may have to pay for certain NHS healthcare services you receive, including necessary healthcare. Under these circumstances you may want to consider taking out private healthcare insurance, as healthcare costs can be very expensive.
- If you want to work in the UK while studying, you should not apply for a reimbursement of the Immigration Health Surcharge. You will continue to be eligible for NHS healthcare during your stay on the same basis as any Immigration Health Surcharge payer.
- We encourage all students to consider their circumstances carefully, including their healthcare needs and whether they wish to work in the UK, before deciding whether to apply for a reimbursement.

## **18. What if I receive a reimbursement but then go on to work?**

- Once you have received your reimbursement, you should use your EHIC to access medically necessary treatment during your stay.
- Working in the UK will invalidate your EHIC and you may have to pay for any NHS healthcare you receive that is not deemed medically necessary.
- Your Member State is responsible for determining whether your EHIC is still valid.
- You need to carefully consider whether you intend to work in the UK before deciding whether to apply for a reimbursement. You should consider buying insurance to cover any healthcare requirements if you have received a reimbursement but no longer hold a valid EHIC.

### ***Healthcare Coverage***

## **19. What healthcare can I access with an EHIC? What happens when I apply for reimbursement?**

- If you receive a reimbursement of your Immigration Health Surcharge, you should present your EHIC when accessing medically necessary treatment during your stay. Medically necessary treatment means healthcare that cannot reasonably wait until you return home. Whether treatment is necessary is decided by the healthcare provider providing the treatment.
- You may have to pay for any NHS healthcare you receive that is not deemed medically necessary, for example elective treatment such as planned, non-urgent surgery which is not covered by your EHIC. You may be able to apply to your home Member State for support under the planned treatment (S2) route. For more information see: [NHS Visitors from EU Countries \(England\)](#), [Northern Ireland](#), [Scotland](#), [Wales](#).
- You should carefully consider your healthcare needs before deciding whether to apply for a reimbursement.
- You should consider buying insurance to cover any healthcare requirements not covered by your EHIC, such as medical repatriation should you become too ill to travel home.
- The Immigration Health Surcharge entitles you to free NHS hospital treatment in the UK on the same basis as someone who is ordinarily resident, with the exception of NHS-funded assisted conception services in England. Your entitlement will apply from the date your visa is granted until it expires. You'll have to pay some charges, such as prescription or dental charges.
- For more information see: [How to Access NHS Services \(England\)](#), [Northern Ireland](#), [Scotland](#), [Wales](#).

## 20. What does medically necessary healthcare mean?

- Medically necessary healthcare can include things like:
  - emergency treatment and visits to A&E
  - treatment for a long-term or pre-existing medical condition
  - routine medical care for pre-existing conditions that need monitoring
  - routine maternity care, as long as you're not going abroad to give birth
  - oxygen therapy and kidney dialysis
- Some treatments will need to be pre-arranged with the relevant healthcare provider, for example, kidney dialysis or chemotherapy.
- Whether or not a treatment is classed as 'medically necessary' can be influenced by the duration of your planned stay in the UK. For example, if you broke your leg whilst on holiday you would likely be entitled to an operation to treat your leg. If you are studying for six months in the UK (with no plans to visit home) you would likely be entitled to the operation as well as any necessary follow-up treatments, such as physiotherapy.
- You will therefore typically be covered on a more comprehensive basis than a tourist via the EHIC scheme but the decision on whether or not a treatment is medically necessary is always made by the individual healthcare provider.

### ***Applications***

## 21. When can I apply?

- You can apply for a reimbursement from 1 January 2022. Reimbursements will be backdated for any visa starting on or after 1 January 2021 for EU students and 1 November 2021 for Swiss students.

## 22. How do I apply for a reimbursement?

- You can apply for a reimbursement from 1 January 2022 here: [Get an immigration health surcharge refund if you're a student from the EU or Switzerland](#).
- You will need to answer a series of questions and upload a copy or photo of relevant documents as supporting evidence.
- The application takes about 30 minutes to complete.
- When you have completed your application, you will receive a confirmation of application email and be given a reference number.

## 23. What do I need in order to make an application?

- Before you start your application, you will need your:
  - full name as it appears on your passport
  - date of birth
  - IHS number
  - visa share code

- UK address
- email address
- scanned copy or photo of your European Health Insurance Card (EHIC)
- scanned copy or photo of your Confirmation of Acceptance for Studies (CAS) statement or university acceptance letter
- the same details above for your dependants

**24. Where can I find my IHS number?**

- When you paid the IHS at the point of your visa application, you will have been sent an email from WorldPay confirming your payment has been made and that email contains your IHS number.
- This number will start with IHS and have nine digits, for example, IHS123456789.

**25. Where can I find my visa share code?**

- You can use your visa share code to prove your immigration status to others.
- If you have been told you can view your immigration status online, you should use this service - [View and prove your immigration status - gov.uk](https://www.gov.uk/view-and-prove-your-immigration-status) - to get a share code.
- If you have a visa but do not have access to your immigration status online and cannot get a visa share code, you will need to contact NHSBSA by email at: [nhsbsa.faregistrations@nhs.net](mailto:nhsbsa.faregistrations@nhs.net).

**26. Where can I find out more about the European Health Insurance Card (EHIC)?**

- A European Health Insurance Card (EHIC) is a free card that entitles you to access medically necessary, state-provided healthcare during a temporary stay in the UK and across the EU.
- More information on EHIC can be found here on the European Commission website: [European Health Insurance Card](https://ec.europa.eu/health/eu_health_insurance/).
- If you receive an IHS reimbursement, you must use your EHIC to access medically necessary healthcare through the NHS during your stay in the UK.

**27. My EU/Swiss-issued EHIC is due to expire in 12 months, do I have to renew it?**

- You won't be able to apply for a reimbursement until 1 January 2022. However, your reimbursement will be backdated to include any Immigration Health Surcharge made for a visa starting on or after 1 January 2021 for EU students and 1 November 2021 for Swiss students.
- The amount you're reimbursed will depend on the date your EHIC runs out. If your EHIC expires before the end of your visa you may only be eligible for a partial reimbursement. Once you have renewed your EHIC, you will be able to apply for a



further reimbursement. In order to be eligible for a full reimbursement of your IHS, you should ensure that you hold a valid EHIC for the duration of your stay.

**28. How does the partial reimbursement work?**

- The amount you're reimbursed will depend on the date your EHIC runs out. If your EHIC expires before the end of your visa you may only be eligible for a partial reimbursement, but the remaining reimbursement can be claimed as soon as you have renewed your EHIC.
- You will need to have at least six months remaining on your EHIC at the start of your visa. The partial reimbursement will be rounded down to the nearest six months. While this could mean you have a smaller initial reimbursement, this will help to ensure you do not find yourself at risk of paying for healthcare if you have had a reimbursement but then do not have a valid EHIC. Once you have renewed your EHIC, you will be able to apply for a further reimbursement to cover your remaining IHS.
- In order to be eligible for a full reimbursement, you should ensure that you hold a valid EHIC for the duration of your stay or renew your EHIC as soon as possible to ensure continuous coverage.
- If you have a significant gap in your EHIC coverage, then you may not be able to get all of your IHS payments back.

**29. When should I apply?**

- You can apply for a reimbursement from 1 January 2022 with eligible payments backdated to 1 January 2021 for EU students and 1 November 2021 for students from Switzerland.
- We recommend that you apply for your reimbursement as soon as possible after arrival in the UK.
- This will help to ensure you still have all the relevant documentation you need to complete the application.

**30. When will I receive my reimbursement?**

- Your claim will be assessed within 3 months and the reimbursement will be made into the original bank account that made the IHS payment.

**31. Who can make the application and receive the reimbursement?**

- This service can only be used if you are the student eligible for reimbursement. You can also add details of eligible family members as part of your application. If an eligible family member needs to make a separate application (for example because they arrive in the UK at a later date) they should contact NHSBSA by email at: [nhsbsa.faregistrations@nhs.net](mailto:nhsbsa.faregistrations@nhs.net).
- Reimbursement will always be attempted back to the original card or bank account that was used to make the initial payment. Alternative details will be sought if the

reimbursement fails after processing. This is to ensure funds are returned to the original payee. If a third party paid the immigration health surcharge on your behalf (such as your university), the reimbursement will be returned to their bank account.

### **32. Why do I need to wait until 1 January 2022?**

- The EU and UK agreed as part of the Trade and Cooperation Agreement that Immigration Health Surcharge reimbursements would not be payable until 1 January 2022. Reimbursements will be backdated for any visa starting on or after 1 January 2021 for EU students and backdated to 1 November 2021 for Swiss students, as this is when the Swiss Convention came into force.
- Students who begin their course from 1 January 2022 will be able to apply for reimbursement as soon as they arrive in the UK.

### **33. How long do I have to apply?**

- If you arrived in the UK between 1 January 2021 and 31 December 2021, you will have until 31 December 2022 to apply for reimbursement.
- If you arrive in the UK from 1 January 2022, you will have a year to apply from the start date of your visa.
- You should apply for your reimbursement as soon as possible after arriving in the UK. This will help you to have to hand all the evidence you need to make an application and ensure that you can be provided with important information about using your EHIC when seeking treatment.