**Health insurance / EHIC / Other evidence of entitlement to healthcare services (PD S1, S2, DA1 or forms E106, E109, E120, E121, E112, E123)**

**Note on the implications of no-deal Brexit in terms of access to healthcare services**

**Should the United Kingdom leave the European Union without a deal**, then, starting from the first day after Brexit, all rights to healthcare services provided for by the EU mechanism for the coordination of social security systems and held before that date by **persons insured in Poland** will expire in the UK. In the case of **persons insured in the UK** – their rights will expire in Poland. This shall apply to: tourists, persons visiting their country of origin, persons visiting families residing in Poland or in the UK, employees and the self-employed, the unemployed, pensioners, persons applying for retirement pension/disability pension/etc., schoolchildren and students, as well as family members of the insured.

**In particular:**

**In the UK, persons residing there will not be able to use the documents issued before Brexit by the National Health Fund (NFZ) entitling to healthcare services in the United Kingdom** – i.e. S1/PL form (or E106/PL, E109/PL, E120/PL, E121/PL) nor documents entitling to healthcare services in the event of accidents at work or an occupational diseases – i.e. DA1/PL or E123/PL,

- even if the validity period indicated in the relevant document has not yet expired.

**- persons residing in the UK who are employed or self-employed in Poland** and are covered by a retirement or pension scheme in Poland under the provisions of the Act on the social insurance system or are covered by social insurance for farmers under the Act on social insurance for farmers will not lose the status of an insured person in Poland (in NFZ), but only the right to medical services financed by NFZ in the UK.

- f**amily members of persons insured in Poland** **who reside in the UK** and were previously declared for health insurance in Poland (children or grandchildren until they turn 18 or 26 if they pursue higher education, wife, husband) should be deregistered from health insurance with NFZ. Deregistration of a family member should be reported to the payer of healthcare contributions (employer, contracting party, pension authority in charge of those benefits, Social Insurance Fund, Agricultural Social Insurance Fund, etc.). Family members will lose the right to medical care financed by NFZ both in the UK and in Poland. This also applies to **students studying and living in the UK** (the student’s centre of interests is located in that country), previously declared for health insurance as family members of a person insured in Poland.

**- deregistration form health insurance of persons studying in the UK but residing in Poland** (the student’s centre of interests is located in Poland), declared for health insurance as family members, **will not be necessary.** Students will keep the status of a person insured with NFZ until they turn 26 (i.e. for as long as they are considered family members of the insured), and will only lose the right to medical services financed by NFZ in the UK.

- **Polish pensioners and members of their families as well as pension claimants and members of their families**, who reside in the UK and were previously declared for health insurance with NFZ, will be automatically deregistered from health insurance coverage in Poland by the Social Insurance Fund/Agricultural Social Insurance Fund/another authority in charge of pension schemes. These persons will lose the right to medical care services financed by NFZ in the UK, in Poland, as well as other EU Member States.

**Note:** persons residing in the UK who will lose their insured status in Poland after Brexit, should apply to the British health insurance institution beforehand in order to obtain information concerning their rights to healthcare in the territory of the United Kingdom after Brexit.

* **Documents issued by NFZ with the consent of the regional NFZ Branch Director or NFZ President, entitling to the use of medical services provided for under the British health care scheme, will expire** – i.e. PD S2 (E112 form).

* Holders of the **European Health Insurance Card (EHIC)** issued by NFZ will lose their right to use this document to receive necessary medical services during a stay in the UK. Prior to entering UK (after Brexit - a country from outside the EU/EFTA, that is, a third country), it is recommended to purchase private medical travel insurance against unforeseen incidents resulting in the need for medical treatment on the territory of the UK;

**and at the same time on the territory of Poland:**

* **“Attestations of healthcare coverage”** issued - based on British S1 forms (or E106, E109, E120, E121) - by NFZ to persons insured in the UK who reside in Poland - will expire.
* **British documents entitling to healthcare services in the event of accidents at work or an occupational diseases** – i.e. DA1 forms (or E123) – will expire.
* **Documents issued by British institutions entitling to the use of services provided for under the Polish healthcare scheme** – i.e. PD S2 (E112) – will expire.
* Holders of the **European Health Insurance Card** issued by British institutions will lose their right to use this document to receive necessary healthcare services in Poland. Prior to entering Poland, it is recommended to purchase private medical travel insurance against unforeseen events resulting in the need for medical treatment in Poland.
* **Persons residing Poland** who, prior to Brexit, were using healthcare services financed by British institutions (based on relevant forms issued by these institutions) and who – after Brexit - will not be covered by mandatory health insurance in Poland for one of the reasons listed in Article 66(1) of the Act of 27 August 2004 *on health care services financed with public funds* (Journal of Laws of 2019, item 1373, as amended), e.g. on account of employment or self-employment, receiving British retirement pension/disability pension/etc. transferred to Poland through a bank operating in Poland, becoming unemployed, or obligated to be declared for insurance as family members (children, spouses) based on Article 67(3) or (3a) of this Act, will be eligible for voluntary insurance based on Article 68 of the aforementioned Act, by filing a relevant application with a regional branch of NFZ competent in respect of the place of residence in Poland. They will be able to voluntarily insure, among others, citizens of the United Kingdom Britain already studying or taking up studies at a Polish universities.

**Note:**

- persons who intend to file for voluntary insurance with NFZ after returning from the UK to Poland should first obtain a certificate from the relevant British institution, confirming their prior health insurance coverage in that country (E104/UK form), in order for the insurance gap fee in Poland to be waived;

- **Polish citizens returning from the UK to Poland or Polish citizens who lost the right to use healthcare services financed by the UK on account of Brexit and are not subject to mandatory health insurance or not eligible for voluntary insurance in Poland, will be allowed access to healthcare services financed from public funds for beneficiaries other than insured persons.**

**The following groups are entitled:**

* women with Polish citizenship and place of residence in Poland, during pregnancy, labour and puerperium;
* children with Polish citizenship, until they turn 18;
* persons meeting the income criterion specified in the provisions on social assistance – on the basis of a decision of the head of a commune, mayor or president of a city, issued pursuant to Article 54 of the Act on healthcare services financed from public funds.

Useful links: [www.nfz.gov.pl](http://www.nfz.gov.pl); [www.brexit.gov.pl](http://www.brexit.gov.pl)