



## **IMMIGRATION HEALTH SURCHARGE**

The surcharge will be introduced on 6 April 2015. It will apply to applications where payment is made on or after the 6 April. The health surcharge will be set at £200 a year for temporary migrants and £150 a year for students. Dependants will generally be charged the same amount as their main applicant. The total surcharge amount for the whole period of leave granted will be payable upfront.

### **Why the surcharge is being introduced**

The immigration health surcharge will ensure that temporary, non-EEA migrants coming to the UK for more than six months contribute to the NHS in a manner in line with their immigration status.

The surcharge is not a visa fee. The payment will be collected by the Home Office and it will go directly into the National Health Service (NHS) and will give migrants access to the NHS on the same terms as a permanent UK resident. The surcharge will be set at a competitive rate and will be a lower cost over the period of stay than the cost of even basic private medical insurance.

Private medical insurance for students and working migrants is a common requirement in many of our competitor nations, such as Australia and the USA and the costs there are higher.

Private medical insurance in the UK, which is comparable with healthcare provided by the NHS, is likely to be significantly higher than the proposed surcharge. Basic medical insurance will generally not cover the full range of treatment offered by the NHS, including pre-existing and chronic conditions and treatment for pregnancy. Furthermore, in the case of a medical emergency, it is still the NHS which will be providing treatment.

### **Who has to pay the surcharge**

The health surcharge will be paid by non-EEA nationals who apply to come to the UK to work, study or join family for a time-limited period of more than 6 months. It will also be paid by non-EEA nationals who are already in the UK and apply to extend their stay. Some exemptions to this rule will apply – see below.

### **Healthcare provided to those who pay the surcharge**

Health surcharge payers will be able to access the National Health Service in the same way as a permanent resident, i.e. they will receive NHS care generally free of charge but may be charged for services a permanent resident would also pay for, such as dental treatment and prescription charges in England.

### **Private healthcare insurance**

The health surcharge is mandatory for affected migrants. Some individuals may have private healthcare paid for them, or may decide to take out private healthcare insurance. However, that is a personal decision and they will still need to pay the surcharge.

Private medical insurance in the UK, which is comparable with healthcare provided by the NHS, is likely to be significantly higher than the proposed surcharge. Basic medical insurance will generally not cover the full range of treatment offered by the NHS, including pre-existing and chronic conditions and treatment for pregnancy. Furthermore, in the case of a medical emergency, it is still the NHS which will be providing treatment.

### **Paying the health surcharge**

The health surcharge is payable in full at the time of the immigration application. The amount of the charge will be calculated based on the amount of time a migrant would be permitted to stay in the UK under the relevant category in the Immigration Rules. In most locations, the applicant will pay online via credit card, in the same way as the visa fee is currently paid. In a very small number of locations it is not possible to pay online currently and there will be a separate, offline payment process in these locations. Where this is the case, these arrangements will be clearly communicated to customers in those locations.

It is very important that you ensure have paid the surcharge before you submit or send your immigration application. If you choose to attend in person at one of our Premium Service Centres (UK only), please ensure you have paid your surcharge prior to your appointment.

### **How the surcharge is calculated**

The amount payable will be based on the maximum period of time for which permission could be granted under the relevant application route, or according to the length of time stipulated in the certificate of sponsorship or certificate of acceptance of studies. Where the maximum period includes part of a year, a pro-rata payment will be applied. Where this is for six months or less, the amount payable will be half the annual surcharge. Where the period is for more than six months, the full surcharge will be payable.

### **Australian and New Zealand nationals**

The UK has reciprocal healthcare agreements with Australia and New Zealand whereby visitors and temporary migrants from those countries are entitled to some treatment free of charge on the NHS. In turn, this is reciprocated when our citizens visit there. Australian and New Zealand nationals do not have to pay the surcharge. However you must still go through the process on the surcharge web site where you will be informed your payment is nil. You will receive your unique surcharge reference number which you will need for your immigration application to confirm your exemption.

### **Intra-company transfers (Tier 2 - skilled workers)**

This group of applicants must still go through the process on the surcharge web site. You will be informed the payment is nil but receive a unique surcharge reference number. You will need this for your immigration application to confirm your exemption from the surcharge.

### **Refunds**

If an application is refused you will be automatically refunded without having to take any further action. If you pay the surcharge and are issued with a visa but then decide not to travel, your surcharge payment will not be refunded. The surcharge will also not be partially refunded if you depart the UK before the expiry of your permission to be in the UK, including cases in which the Home Office cuts short

permission. The surcharge payment is not refunded if the application does not use the National Health Service.

### **Impact on immigration application processing times**

There is no change to our existing customer service standards and processing times. However, in the event that the correct surcharge is not paid when the immigration application is made, your application will be delayed while the Home Office contacts the applicant and the correct payment is made.

### **Tourists**

Anyone coming to the UK on a tourist visa will not pay the health surcharge. They complete their immigration application as usual and do not need to go through any additional process in relation to the surcharge. They will remain directly chargeable for hospital treatment as is the case now. The Department of Health is working on changes to their charging regulations which will mean that from April non-EEA visitors who use the NHS will be charged 150% of the cost of this treatment. For this group, possession of adequate travel and health insurance is highly recommended.

### **European Economic Area (EEA) nationals who are coming to the UK for more than six months**

The surcharge is only paid by non-EEA nationals who require a visa to enter the UK and are coming to the UK in a non visitor visa category for a time limited period of more than six months.

### **Scotland, Wales and Northern Ireland**

The health surcharge applies to those whose intended destination is Scotland, Wales and NI if they are applying under a visa category to which the health surcharge applies.

### **Exemptions**

A summary of exemptions is listed below.

- Visitors, and where the grant of entry clearance (permission to stay in the UK) is for 6 months or less.
- Intra-company transfers (Tier 2 - skilled workers).
- Children under 18 years taken into care or in the care of a local authority.
- Migrants making an application for asylum, humanitarian protection, or a claim that their removal from the United Kingdom would be contrary to article 3 of the European Convention on Human Rights.
- Victims of human trafficking.
- A migrant who applies under the Home Office concession known as the 'destitute domestic violence concession'.
- Dependents of a member of Her Majesty's Forces.
- As a dependant of a member of another country's Forces who is exempt from Immigration Control.
- Those making an immigration application related to an EU obligation, such as an application under the Turkish European Communities Association Agreement, are exempt.
- Nationals of Australia or New Zealand.
- A British Overseas Territory citizen who is the resident of the Falkland Islands.