

NHS ACCESS FOR MISSIONARIES

Access to free NHS treatment (in England) - for visiting
mission partners.

Reviewed May 2026



INTRODUCTION

The *NHS (Charges to Overseas Visitors) Regulations 2015* have implications for access to free secondary NHS healthcare for mission partners (UK nationals) for their stays in England.

- The **Regulations** are available online and can be found at [The NHS \(Charges to Overseas Visitors\) Regulations 2015](#).
- The **Guidance** that goes with the Regulations can be found at [Charging overseas visitors in England: guidance for providers of NHS services - GOV.UK](#)
- Despite specific reference to missionaries and volunteers overseas in previous iterations of the guidance, this has been omitted from the most recent updates.
- **Another consultation** took place in 2015/16 and examined the principle of *extending* charging, for example, into primary care. The full *Government response to the consultation on the extension of charging overseas visitors and migrants using the NHS in England, February 2017* can be found [here](#). A shorter [Summary of changes made to the way the NHS charges overseas visitors for NHS hospital care](#) was last updated in July 2023.

ENGLAND - THE IMPLICATIONS

1. What NHS care is free to all and what is chargeable?

- Access to A&E and ambulance services is unchanged and remains free to all (and will include tests and treatment while someone is still under the overall care of A&E.)
- Once care is handed over to another team such as transfer to inpatient (admission to hospital) or follow-up outpatient care, it becomes chargeable.
- Registering with a GP and initial access to a GP is free for all overseas visitors.
- The diagnosis and treatment of [specific infectious diseases](#) (including Covid-19) will remain free to all, including *no charge* made to any overseas visitor for any diagnostic testing, and *no charge* for any treatment if the result is positive.
- Some other services will remain free e.g., family planning services, NHS111 services and services needed for certain types of violence.
- No person should be denied timely treatment necessary to prevent risks to their life or permanent health or put the public's health at risk¹.

2. How will the NHS determine who to charge?

The decision has been made to continue the basis of the NHS as a residence-based healthcare service.

The key (and only) criteria as to whether or not mission partners working overseas will be entitled to free access to NHS care (for their stays in England) without charge, is whether they can be deemed 'ordinarily resident' (OR) during their times in the UK (for further information about OR see [Understanding 'Ordinary Residence'](#)).

If mission partners are considered OR they will be eligible for free secondary NHS healthcare from day one of their arrival. Please note, this is not linked in any way to status as understood by other government departments (e.g., for tax or education purposes).

- NHS organisations will be required to identify whether someone is chargeable *before* non-urgent treatment is given, and a patient's eligibility for free NHS care will be checked more regularly than is currently the case².
- All patients using the NHS will be asked questions about their chargeable status - and this includes when registering with a GP.
- The [Ordinary Residence tool](#) will be used by Overseas Visitor Managers (OVMs) in hospitals to help determine ordinary residence. Global Connections [Guidance on meeting the Ordinary Residence Test](#) is based on the questions that are included in this tool.
- Those who are not 'ordinarily resident' in the UK will be asked to provide information about their non-UK EHIC/S1 form (if they have them) and if they understand themselves to be chargeable for NHS secondary care or exempt from charge for it.
- When the documents refer to 'UK residents' this includes people who are 'ordinarily resident' in the UK. The Charging Regulations currently do not apply to people who are 'OR' in the UK.

3. Are there any people who will be exempt from charges?

A few mission partners or volunteers overseas who are in employment funded by the UK Government (and are not ordinarily resident in the UK) may be covered by exemption 6.3 Regulation 20 - armed forces, Crown servants and UK Government funded employment.

Former residents may be working abroad as part of an armed service or as a Crown servant. They may also be in UK Government funded employment abroad or be employed by the British Council or Commonwealth War Graves Commission. Such individuals may be exempt from charges.

See [Regulation 20 of Annex B](#) for further details concerning this exemption and examples of evidence needed.

4. How likely is it that mission partners will be charged?

Whilst some of our mission partners (who are UK nationals visiting England) will meet the criteria for Ordinary Residence, it is evident that others will not. And even for those who we think have a good case, there can be no absolute guarantee.

If they don't meet the criteria, they will need to pay **150% of the normal cost** of any secondary health treatment.

5. Are you and your mission partners fully informed?

- Read [Understanding 'Ordinary Residence'](#) to ensure you have grasped this fully for each mission partner *each time* they stay in England.
- Download the [Guidance on meeting the Ordinary Residence Test](#). Encourage your mission partners to insist that the [OR tool](#) is used to determine this.
- Download [Registering with a GP](#) for further advice on this issue.
- Ensure your mission partners have adequate medical insurance cover if they are **not** likely to be deemed 'Ordinarily Resident' - read [Do your mission partners need private medical insurance?](#)
- Download [Post-Brexit - mission partners living and working in European Union countries](#) for information for those to whom this now applies.

6. Do your mission partners need private medical insurance?

If in any doubt about your mission partners' entitlement (especially for those who have been out of the country for a number of years), you should seriously consider reviewing their existing medical insurance to ensure it provides cover in the country they are serving in, and when they stay in the UK. For further information, download [Do your mission partners need Private Medical Insurance cover when they visit England?](#)

With the help of a representative group of agencies Global Connections has set up a group Private Medical Insurance scheme for our members. The [Global Connections Group Scheme](#) offers annual worldwide (excluding USA) medical cover with Talent Trust Consultants.

7. Post-Brexit – what about mission partners living and working in European countries?

Now that the UK has left the European Union there are changes that mission partners, agencies and churches need to be aware of regarding access to the NHS for those living and working in EU countries.

The [Withdrawal Agreement](#) sets out the terms of the UK's withdrawal from the EU in March 2020, and includes provisions on citizens' rights. It protects the rights of EU citizens and their family members who live in the UK, and **UK nationals and their family members who live in EU countries**. The EEA EFTA Separation Agreement and the Swiss Citizens' Rights Agreement extend the citizens' rights provisions of the Withdrawal Agreement to nationals of these states and UK nationals who have moved between the UK and these states before the end of the transition periods.

For information specifically geared for those currently living and working in EU countries, read [Post-Brexit: mission partners living and working in European Union countries - access to free NHS healthcare when visiting England](#).

8. Other things to watch out for

Upfront charging - discrepancies in the guidance. In the [Upfront charging guidance](#) it says "In cases where the patient has medical health insurance and does not require immediately necessary or urgent treatment, direct payment should be taken *either from the patient or the insurance company* prior to any treatment". However, on p108 of the [Guidance on implementing the overseas visitor charging regulations](#) it says that if patients are deemed chargeable they should be asked if they have private health/ travel insurance. **Only** if they do not possess this, or if the Trust deems the insurance to be insufficient to cover the costs of healthcare, should they charge the patient directly. We have pointed out this contradiction to our contacts in the Dept of Health, and had it confirmed from them that in a non-urgent NHS treatment situation, the latter is what should happen.

Hospital pre-attendance forms - residency status questions. The Department of Health advises hospitals to ask patients to complete 'pre-attendance forms', particularly those seeking pre-planned elective treatment. Some of these forms may well ask questions about residency or 'the purpose of your stay in the UK'. The advice we have been given is that patients should provide the information asked for, and in 'other' explain that they are between missionary/charity work assignments and that is why they have been absent from the UK. That should prompt a discussion with the Overseas Visitor Manager to establish if the mission partner is in fact OR here, despite their absence from the UK. As already mentioned, please encourage your mission partners to then insist that the [OR tool](#) is used to determine this.

9. Are you returning to the UK to settle permanently?

As stated on this in [this guidance](#): "British citizens and non-UK nationals with ILR (or equivalent) who are returning to resume properly settled residence in the UK will most likely meet the ordinary residence test from the date of their arrival."

10. What about Wales, Scotland and Northern Ireland?

Healthcare is devolved in Wales, Scotland and Northern Ireland and different rules apply.

At the moment there are no changes in the other three nations approach to overseas visitors' access to the NHS and as far as we know none are planned in the near future. Currently missionaries still have an exemption from charges in [Wales](#) and [Northern Ireland](#), and although missionaries have never had an exemption in [Scotland](#), in practice they have not been charged as far as we are aware (in addition, [exemption 4 \(k\)](#) might well apply to some mission partners visiting Scotland).

Originally authored by Sandy Morgan, Global Connections

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^{1 and 2} From: *Government response to the consultation on the extension of charging overseas visitors and migrants using the NHS in England*, February 2017, page 7 and 8.

³ More information on the citizens' rights provisions can be found in [Withdrawal Agreement explainer for part 2: citizens' rights](#) published by the Foreign, Commonwealth and Development Office (FCDO).