

## Reciprocal Healthcare Arrangements with the UK's Crown Dependencies (Guernsey, Jersey and the Isle of Man)

### Introduction

This guidance supplements the guidance on [Implementing the Overseas Visitor Charging Regulations](#). Further detail is provided on the key provisions of the new reciprocal healthcare arrangement with Guernsey and the revised reciprocal healthcare arrangements with Jersey and the Isle of Man, including how visitors from these territories should be treated in terms of charging. The new reciprocal healthcare arrangement with Guernsey came into effect on 1 January 2023, the revised reciprocal healthcare arrangements with Jersey came into effect on 25/05/2023 and the revised reciprocal healthcare arrangements with the Isle of Man came into effect 19/07/2023.

Further details on where to find the full, published texts of the arrangements can be found below.

This guidance covers:

- Medically necessary healthcare
- Students
- Eligibility
- Pre-authorised treatment
- Contact details and other information

### Medically necessary healthcare

People who are ordinarily resident in Guernsey, Jersey or the Isle of Man will be eligible for medically necessary healthcare during their temporary stay in the UK, on the same basis as people who are ordinarily resident in the UK. "Stay" is defined in the arrangements as a period not exceeding and not expected to exceed six months. This means that necessary healthcare within this time period will be free of charge, except where charges also apply to UK residents, such as for prescriptions or dental fees. The words "and not expected to exceed" are included to provide some flexibility and allow persons who are in the middle of treatment at the end of their six-month stay to finish that treatment, rather than them becoming chargeable as soon as the six-month period ends.

The medically necessary healthcare provisions are based on the EU concept of medically necessary healthcare, with the only difference being that the time-limit on coverage for a temporary visit or stay is six months (with the exception of students – see below).

More information on the concept and scope of medically necessary healthcare can be found in chapter 9 of the main guidance here:

[Guidance on implementing the overseas visitor charging regulations \(publishing.service.gov.uk\)](#)

As under the TCA, the following types of treatment are covered by the medically necessary healthcare provisions in all three reciprocal healthcare arrangements:

- diagnosis of symptoms or signs occurring for the first time after the visitor's arrival in the UK;
- any other treatment which, in the opinion of a registered medical or dental practitioner, is required promptly for a condition which:
  - arose after the visitor's arrival; or
  - became acutely exacerbated after their arrival; or

- would be likely to become acutely exacerbated without treatment; plus

- the treatment of chronic or pre-existing conditions.

Treatment for chronic or pre-existing conditions (such as kidney dialysis or oxygen therapy) should be pre-arranged by the patient in advance of their planned travel dates.

Those patients who travel to the UK for pre-authorized treatment (see below) and then stay in the UK after their pre-authorized treatment will also be covered for any necessary healthcare they may require for the remainder of their stay up to the six months limit.

### Students

Students from Guernsey, Jersey and the Isle of Man who are on a long-term course of study in the UK are likely to meet the ordinary residence test, rather than be classed as habitually resident, and will be entitled to access the full range of NHS services (including for elective and non-urgent healthcare) on the same basis as UK residents.

Students who do not meet the ordinary residence test will be entitled to medically necessary healthcare coverage for the full duration of their course, if their course is for longer than six months (students on courses of shorter lengths will be covered for up to six months, like all other visitors). It is likely that students on longer-term courses who do not meet the ordinary residence test will be entitled to more generous coverage than short-term visitors under the medically necessary healthcare provision as they are likely to be in the UK for longer periods of time and may therefore require treatment that cannot wait until their next planned visit home.

### Eligibility

To demonstrate eligibility for medically necessary healthcare, individuals should provide suitable evidence of their ordinary residence in Guernsey, Jersey or the Isle of Man. Whilst discretion on what constitutes acceptable evidence will ultimately rest with OVMs, examples of eligibility documentation that would prove or support an individual's claim to ordinary residence are detailed below (please note that this is a non-exhaustive list):

- Guernsey/Jersey/Isle of Man passport\*
- Guernsey/Jersey/Isle of Man photocard driving licence
- Any 2 documents showing an individual's address in Guernsey/Jersey/the Isle of Man (for example bank statement or utility bill) issued within the previous 6 months and alongside photo ID.
- Further examples of documentation demonstrating ordinary residence can be found here [Ordinary residence tool - GOV.UK \(www.gov.uk\)](https://www.gov.uk/ordinary-residence-tool)

### Pre-authorized treatment

The Guernsey, Jersey and Isle of Man reciprocal healthcare arrangements provide for referrals to be made by the relevant health authority in Guernsey, Jersey or the Isle of Man to NHS Trusts on an actual-cost basis, i.e. at the 100% tariff rates, **not** the 150% Overseas Visitor rate. Equal treatment rules must apply.

Charges at the 100% tariff rates should reflect the National Tariff (adjusted for the Market Forces Factor as appropriate) or locally agreed prices, whichever is relevant.

Referrals can be made to any NHS Trust, although Trusts are under no obligation to accept these referrals. There is no limit to the number of referrals that can be made or accepted.

Referrals should come from the relevant Crown Dependency health authority – in Guernsey this is The Committee *for* Health & Social Care in Guernsey, in Jersey this is Health and Community Services in Jersey (or any other authorised referral body), and in the Isle of Man this is Manx Care. Referrals that do not come from the relevant Health Authority should not be accepted.

Referrals can only be made when the Crown Dependencies cannot provide the required treatment within their own healthcare systems, or if it is not appropriate to provide the treatment when considering the needs of the patient. In practice, the Crown Dependencies all attempt to treat as many patients as possible within their own on-island healthcare systems and scrutinise all referrals made to the UK, so it is unlikely that there will be cases where this standard isn't met.

Referrals for assisted conception services are excluded from this provision and should be charged at the 150% Overseas Visitor rate.

#### Contact and other information

The full legal texts of the reciprocal healthcare arrangements are published here: [Memorandum of understanding between the UK and Guernsey on reciprocal healthcare - GOV.UK \(www.gov.uk\)](#)

For any queries on specific provisions of the arrangements or for any complex cases, please email [CCMT@dhsc.gov.uk](mailto:CCMT@dhsc.gov.uk)

Guernsey Committee for Health and Social Care email address: [ukrha@gov.gg](mailto:ukrha@gov.gg)

Jersey Health and Community Services email address: [overseastreatments@health.gov.je](mailto:overseastreatments@health.gov.je)

Department of Health and Social Care of the Isle of Man Government / Manx Care email address: DHSC, Enquiries [Enquiries.DHSC@gov.im](mailto:Enquiries.DHSC@gov.im)