

Factsheet

Moving Abroad

This factsheet explains how moving abroad could affect your pension and entitlement to benefits and healthcare, and what action you can take.

This factsheet is aimed at British citizens leaving England.



Call free on 0800 319 6789

Visit www.independentage.org

About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we're independent so you can be.

The information in this factsheet applies to England only.

**If you're in Wales, contact Age Cymru
(0800 022 3444, ageuk.org.uk/cymru)
for information and advice.**

**In Scotland, contact Age Scotland
(0800 12 44 222, ageuk.org.uk/scotland).**

**In Northern Ireland, contact Age NI
(0808 808 7575, ageuk.org.uk/northern-ireland).**

In this factsheet, you'll find reference to our other free publications. You can order them by calling **0800 319 6789** or by visiting www.independentage.org/publications

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1. Introduction

If you're thinking about moving abroad, it's important to know how your pension and any benefits you receive will be affected and how you will access healthcare and other services. This factsheet gives an overview of what you can expect.

What happens to your benefits and healthcare entitlement depends on whether or not you're moving to a country within the European Economic Area (EEA). The EEA consists of the 27 member states of the European Union (EU) listed below, plus Iceland, Liechtenstein and Norway. Switzerland isn't in the EEA, but Swiss nationals are treated the same as EEA nationals.

The following are EU countries:

| | | |
|----------------|------------|-------------|
| Austria | Germany | Poland |
| Belgium | Greece | Portugal |
| Bulgaria | Hungary | Romania |
| Croatia | Ireland | Slovakia |
| Cyprus | Italy | Slovenia |
| Czech Republic | Latvia | Spain |
| Denmark | Lithuania | Sweden |
| Estonia | Luxembourg | Netherlands |
| Finland | Malta | France |

The UK also has benefit and healthcare agreements with some countries outside the EEA.

How might Brexit affect me?

The United Kingdom left the EU on 31 January 2020. How Brexit will affect you will depend on any negotiations and agreements that take place during the transition period, which is currently planned to last until 31 December 2020. No changes to your rights as a UK national living in the EU will be made before this date, and you will have time to take action before any changes come into effect.

2. Before you go

Moving to another country is a major undertaking, so find out as much as possible about the country you're moving to, including healthcare, housing, and any local customs you should be aware of. You should also think ahead and plan how you will cope if you need more care in the future.

The Foreign and Commonwealth Office has produced some useful guides about living in particular countries, which include information about entry and residence requirements, health, benefits and finance. Visit [gov.uk/government/collections/overseas-living-in-guides](https://www.gov.uk/government/collections/overseas-living-in-guides) to read them.

Before you go, you need to tell:

- your council – especially if you receive benefits – and give them a forwarding address for post, such as voting papers
- HM Revenue and Customs (HMRC) – to make sure you pay the right amount of tax when you're abroad (**0300 200 3300**)
- the International Pension Centre (**0191 218 7777**) if you're already receiving a State Pension or want to know how to claim it when you're abroad
- your GP and any NHS departments you're in contact with
- the offices that deal with any benefits you're receiving.

You'll also need to arrange insurance, including health insurance.

If you get a UK State Pension and you're moving to an EEA country or Switzerland, you may be entitled to state healthcare paid for by the UK. You'll need to apply for a certificate of entitlement, known as an S1 form. You can apply by calling the Overseas Healthcare Team on **0191 218 1999**. See chapter 6 for more information about healthcare entitlements abroad.



Good to know

If you move abroad, you can usually still vote in UK elections ([gov.uk/voting-when-abroad](https://www.gov.uk/voting-when-abroad)). Your UK citizenship won't be affected if you move or retire abroad.

3. What happens to my State Pension if I move abroad?

You can still get your State Pension if you move abroad, but in some countries it will be frozen at the rate it was first paid. You will only be entitled to an annual increase if you're moving to:

- EEA
- Gibraltar or Switzerland
- a country with an agreement with the UK to give an annual increase, including Guernsey, Jersey, the US, Turkey and Mauritius.

If you return to live in the UK, your pension will change to the current rate.

Contact the International Pension Centre (**0191 218 7777**, [gov.uk/international-pension-centre](https://www.gov.uk/international-pension-centre)) to find out how your pension will be affected.

The International Pension Centre can advise the local Pension Service offices of your plans when necessary. Make sure you have your National Insurance number when you call.

If you're not yet claiming your State Pension

If you're living abroad before you start receiving your State Pension, contact the International Pension Centre (**+44 (0)191 218 7777**, [gov.uk/international-pension-centre](https://www.gov.uk/international-pension-centre)).

Once you're living abroad, you can contact the Future Pensions Centre (**+44 (0)191 218 3600**, [gov.uk/future-pension-centre](https://www.gov.uk/future-pension-centre)) for a State Pension statement and information about your National Insurance contributions, as long as you're at least four months away from reaching your UK pension age.

For more information about State Pension rules, see our factsheet **The State Pension**.

Tax

You may have to pay tax on your State Pension, either in the UK (if you're classed as a UK resident for tax purposes) or in the country where you live. The amount you pay will depend on your taxable income. Contact HMRC for advice (**0300 200 3300**).

War Pensions

You can usually continue receiving a War Pension no matter where you live. If you live abroad, you'll receive the same amount of War Pension and the same general increases as war pensioners who live in the UK. Contact Veterans UK (**0808 1914 218**, [gov.uk/government/organisations/veterans-uk](https://www.gov.uk/government/organisations/veterans-uk)) if you plan to move abroad.

4. What happens to my benefits if I move abroad?

You may still be able to claim some benefits if you move abroad or if you're already living there. What you can get depends on where you're going and for how long.

As a general rule, you can't get means-tested benefits (related to your income, savings and other capital) when you move abroad. These include Pension Credit and Housing Benefit.

You can only receive these benefits for up to four weeks if you go abroad. You must plan to return within four weeks when you leave. You may be able to get them for longer in certain circumstances, for example, if your return is delayed due to a death while you're away, or if you're going abroad for medical treatment. For more information, contact the relevant benefit office.

For details of benefits you can claim abroad, visit [gov.uk/claim-benefits-abroad](https://www.gov.uk/claim-benefits-abroad).

For more information, call Independent Age on **0800 319 6789**.



To do

You must tell the office that pays your benefit that you are going abroad, even if you're only going temporarily. If you don't, you are committing benefit fraud.

If you're moving abroad permanently

Once you know which benefits you can still get, you need to decide whether to receive them into your UK bank or building society account, or into the account of a nominated person who lives in the UK. You may also be able to receive them into a bank account abroad, but you need to check with the office making the payments.

5. Benefits you may be able to claim abroad

Different benefits have different rules about whether you can claim them abroad and for how long. These rules apply to EEA countries and Switzerland, unless otherwise specified.

Disability benefits

You may be able to keep receiving Attendance Allowance (AA), the care component of Disability Living Allowance (DLA), or the daily living component of Personal Independence Payment (PIP).

Contact the relevant helpline before you go to check:

- AA helpline – **0800 731 0122**
- PIP helpline – **0800 121 4433**
- DLA helpline – **0800 121 4600** if you were born after 8 April 1948; **0800 731 0122** if you were born on or before 8 April 1948.

You can also keep receiving Industrial Injuries Disablement Benefit. Contact the office paying you before you move.

You may be able to make a new claim for AA and PIP in limited circumstances. Contact the Exportability Team using their online form to find out more ([gov.uk/claim-benefits-abroad/disability-benefits](https://www.gov.uk/claim-benefits-abroad/disability-benefits)).

Or, call our Helpline on **0800 319 6789** for more information or to arrange to speak to an adviser.

Carer's Allowance

You may be able to keep getting Carer's Allowance, or make a new claim for it. Contact the Exportability Team to find out more ([gov.uk/claim-benefits-abroad/disability-benefits](https://www.gov.uk/claim-benefits-abroad/disability-benefits)). Or, call our Helpline on **0800 319 6789** for more information or to arrange to speak to an adviser.

Council Tax Reduction

Local councils can set their own rules about Council Tax Reduction, so contact your council for more information or visit [gov.uk/council-tax](https://www.gov.uk/council-tax).

Winter Fuel Payments

You may be able to keep getting payments depending on the average winter temperature of the country you're moving to. You can't get the payment if you move to France, Spain, Cyprus, Gibraltar, Greece, Malta or Portugal because the average winter temperature is higher than the warmest part of the UK.

If you haven't claimed a Winter Fuel Payment before, you can make a new claim from abroad once you reach the qualifying age if you lived in an EEA country or Switzerland on any day of the qualifying week beginning the third Monday of September. You must also have a link to the social security system, such as having lived or worked in the UK, or getting a State Pension or other benefits. You can find a claim form on [gov.uk/winter-fuel-payment/how-to-claim](https://www.gov.uk/winter-fuel-payment/how-to-claim).

If you already get a Winter Fuel Payment, contact the Winter Fuel Payment Team at the International Pension Centre for advice ([+44 \(0\)191 218 7777](tel:+44201912187777)).

Bereavement Support Payment

If you move to an EEA country, Switzerland or Gibraltar, you may be able to claim Bereavement Support Payment (BSP) if your spouse or civil partner died on or after 6 April 2017. You may also be able to claim in certain other countries that have an agreement with the UK. You'll only be entitled to BSP in certain circumstances.

Contact the International Pension Centre ([+44 \(0\)191 218 7608](tel:+44201912187608)) for help and advice, to make a claim or to let them know you're moving. Read our factsheet **What to do after a death** to find out more.

6. Healthcare

If you move abroad permanently, you will lose your entitlement to most NHS services in the UK, even if you are a UK citizen. This is because the UK has a residence-based healthcare system.

The healthcare you can expect abroad depends on where you're going. It may not cover all the costs or provide all the services you would get from the NHS.



Good to know

There will be no changes to healthcare access for UK nationals visiting or living in the EU, Iceland, Liechtenstein, Norway and Switzerland as a result of Brexit before 31 December 2020.

Before you move

Find out about the healthcare system of the country where you plan to settle on the NHS website ([nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad](https://www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad)).

You should inform your GP that you're moving so that you can be removed from the NHS register.

Private medical insurance

Wherever you're moving to, it's best to take out private medical insurance to pay for any costs not covered by the healthcare system of that country. This might include dental treatment, ambulance services, prescription charges or medical repatriation to the UK.

Getting emergency treatment if you're visiting a country

If you're visiting a country in the EEA for a short time, you can get emergency medical treatment with a free European Health Insurance Card (EHIC). This entitles you to the same state healthcare as a resident of that country during a temporary stay. Apply by phoning the automated service or online (**0300 330 1350**, [gov.uk/european-health-insurance-card](https://www.gov.uk/european-health-insurance-card)).

Once you've moved permanently to an EEA country, you won't be able to use your EHIC card there.

Getting healthcare if you move abroad and you receive a State Pension

If you're getting a UK State Pension and you move abroad permanently, you should apply for an S1 form. This will mean you can receive the same level of free or reduced cost healthcare as other pensioners in your adopted country.

Contact the Overseas Healthcare Team (**0191 218 1999**) to apply for the S1 form before you go. Register it with the relevant authorities in your new country as soon as possible. You will then be entitled to apply for a UK-issued EHIC so you can access state-funded medical treatment when you visit other EEA countries.

Getting healthcare abroad if you're of working age

If you're working abroad, you need to join the healthcare system of that country and pay contributions to access the same healthcare as residents.

If you have retired before you're eligible to claim your UK State Pension, you won't have access to free or reduced-cost healthcare in the country you have moved to until you reach State Pension age.

Contact the Overseas Healthcare Team for advice (**0191 218 1999**). You'll need private medical insurance if you move abroad before you receive your State Pension.

If you visit the UK

If you usually live in an EEA country and are visiting the UK, you should show your European Health Insurance Card (EHIC).

7. Social care services

Unlike healthcare, there are no agreements for receiving social care abroad. You should check what social care services you could expect to receive in your adopted country should you ever need care at home or in a care home.

State social care varies greatly and may not exist in some countries where families are still the main providers of support. Private care homes may be expensive, staff and residents may speak little English and the culture could be very different from what you are used to.

8. Housing

Before you commit to buying property abroad you might want to consider renting first to make sure you're happy with the area. If you decide to settle there, you should:

- research local laws on buying or renting
- get written confirmation of any financial transactions
- get independent legal advice
- use an independent translator or interpreter
- check local laws on inheritance tax if you are buying.

You can get more advice on buying property abroad from [gov.uk/guidance/guidance-for-buying-property-abroad](https://www.gov.uk/guidance/guidance-for-buying-property-abroad). If you live abroad and rent out a property in the UK, you may need to pay UK tax. Contact HMRC for advice (**0300 200 3300**).

9. Useful contacts

Pensions and benefits

| | |
|---|--|
| Attendance Allowance (AA) | AA helpline 0800 731 0122 |
| Personal Independence Payment (PIP) | PIP helpline 0800 121 4433 |
| Disability Living Allowance (DLA) | DLA helpline 0800 121 4600 if you were born after 8 April 1948; 0800 731 0122 if you were born on or before 8 April 1948 |
| Carer's Allowance | Carer's Allowance Unit 0800 731 0297 |
| Exportability Team (if you're moving permanently) | gov.uk/claim-benefits-abroad/disability-benefits Exportability Co-ordinator Room B215 Pension, Disability and Carers Service Warbreck House Warbreck Hill Road Blackpool FY2 0YE United Kingdom |
| State Pension | 0191 218 7777 gov.uk/international-pension-centre |
| Pension Credit | Pension Service helpline 0800 731 0469 |
| Winter Fuel Payments | Winter Fuel Payment Team at the International Pension Centre 0191 218 7777 |
| Housing Benefit or Council Tax Support | The benefit department of your local council gov.uk/find-local-council |

| | |
|----------------------|---|
| Bereavement Benefits | 0191 206 9390 gov.uk/international-pension-centre |
| Veterans UK | 0808 1914 218 gov.uk/government/organisations/veterans-uk |

Healthcare

| | |
|-------------------------------------|---------------|
| NHS England | 0300 311 2233 |
| Overseas Healthcare Team at the DWP | 0191 218 1999 |

Tax

| | |
|------|--|
| HMRC | 0300 200 3300 Outside UK +44 135 535 9022 |
|------|--|

More information

The government has produced online guides to living in specific countries – you can see them at gov.uk/government/collections/overseas-living-in-guides.

The government website also has general information for people considering a move abroad:

- Benefits gov.uk/claim-benefits-abroad
- Pensions gov.uk/state-pension-if-you-retire-abroad
- Health nhs.uk/using-the-nhs/healthcare-abroad

If you're unsure about anything that you have read in this factsheet and would like to talk to someone about it, call our Helpline to arrange to speak to one of our advisers (**0800 319 6789**).

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Thank you

Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us.

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Contact us

Call us 0800 319 6789

Email advice@independentage.org

Visit www.independentage.org