



advice and support for older age

**Independent  
Age**

# Factsheet

## Moving to and returning from abroad - benefits and services

This factsheet explains how a temporary or permanent move abroad could affect your entitlement to benefits and health care, and what action you can take.

It also provides information on how to claim benefits and health care services upon your return to the UK.

This factsheet is aimed at people of or nearing retirement age.

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Independent Age provides advice to help people claim benefits, access social care and stay independent at home. Our local volunteers provide friendship visits and calls for lonely older people. To find out how Independent Age can help you, call us FREE on **0800 319 6789** or visit **[independentage.org](http://independentage.org)**



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# 1. Introduction

If you're thinking about going abroad for a long time or even permanently, it's important to know how your pension and any benefits you receive will be affected and what will happen if (or when) you return to the UK.

How you access healthcare and other services will depend on whether you're just visiting or staying in a country permanently. This factsheet gives an overview of what you can expect.

## Good to know

What happens to your benefits and healthcare entitlement depends on whether or not you are moving to a country within the European Economic Area (EEA). For example, inside the EEA you can claim some benefits which you wouldn't be eligible for outside of it.

The European Economic Area consists of the 28 member states of the EU listed below, plus Iceland, Liechtenstein and Norway. Swiss Nationals are treated the same as EEA Nationals.

## The following are European Union 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	UK
Finland	Malta	
France	Netherlands	

The UK also has benefit agreements with some countries outside of the European Economic Area. Visit the Department for Work and Pensions (DWP) website for details [dwp.gov.uk/international/social-security-agreements](http://dwp.gov.uk/international/social-security-agreements).

### **How will Brexit affect me?**

The UK has voted to leave the EU which means that in the future some laws may change, but nobody knows yet what the full impact will be. If you are a UK citizen living in an EU country, your rights haven't changed either. Although your situation may change in the future that will depend on any negotiations and agreements that take place. You will have time to take action before any changes come into effect.

## **2. What you need to do before you move abroad**

If you're planning to moving abroad, you need to tell:

- your council – and give them a forwarding address to use for post such as voting papers. This is especially important if you receive benefits (see below)
- HM Revenue and Customs – to make sure you pay the right amount of tax when you're abroad (0300 200 3300 if calling from the UK)
- 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 (see chapter 4 for more information about pensions)
- your GP and any other NHS departments you're in contact with.

If you receive benefits and are planning to leave the UK for more than four weeks, you also need to inform the offices that deal with them (see chapter 3 for who to contact for specific benefits).

### **To do....**

Contact all the relevant organisations well before you travel. Write to them to say why you're leaving the UK and how long you're likely to be away for. Keep a copy of all your letters for your records.

If you go abroad for more than four weeks without telling the relevant benefit offices, you may be overpaid benefits as a result. As a result you could be fined, and may have to pay back any overpayments.

### **3. Can I keep receiving my benefits while I'm abroad?**

Each benefit has different rules about how long you can receive it while you're abroad. As a general rule, you can't get means-tested benefits (related to your income) when you move abroad.

In this section, we cover:

- Bereavement Allowance (page 7)
- Carers Allowance (page 7-8)
- Council Tax reduction (page 8-9)
- Council Tax support (page 10)
- Disability Benefits: Attendance Allowance Disability Living Allowance and Personal Independence Payment (page 9-10)
- Employment and Support Allowance (page 10-11)
- Housing Benefit (page 11)
- Pension Credit (page 12)
- Universal Credit (page 13)
- Winter Fuel Payment (page 12-13).

#### **Good to know**

If you leave the country temporarily, you're often entitled to more benefits than if you leave permanently.

#### **If you are moving abroad permanently**

Once you know which benefits you can continue to get, you need to decide whether to receive them into your UK bank, building society or Post Office 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 held abroad, but you need to check with the office making the payments.

## 1. Bereavement Allowance

If you move to an EEA country, Switzerland or Gibraltar, you can receive Bereavement Allowance however long you stay. You may also be able to claim it in other countries.

### To do...

Tell the International Pension Centre if you're moving so they can arrange for you to keep getting this benefit (0191 218 7777, Textphone 0191 218 7280, [gov.uk/international-pension-centre](http://gov.uk/international-pension-centre)).

## 2. Carer's Allowance

You can continue to receive your Carer's Allowance if either:

- you go abroad for up to four weeks in any six month period, or;
- you go abroad for up to six months with the person you care for, and they get Disability Living Allowance, Personal Independence Payment (PIP) or Attendance Allowance (see page 10 about these benefits).

If you're moving to an EEA country or Switzerland, you may be able to keep getting Carer's Allowance for longer than this. To find out what you may be entitled to, contact the Exportability Team (see details below).

### To do...

Tell the Carer's Allowance Unit (0345 608 4321, Textphone 0345 604 5312) if you're going away for more than four weeks.

If you're moving away permanently, contact the Exportability Team at the Department for Work and Pensions ([gov.uk/exportability-team](http://gov.uk/exportability-team)), or write to:



Exportability Team, Room B201, Pension, Disability and Carers Service, Warbreck House, Warbreck Hill Road, Blackpool FY2 0YE

Tel: 0125 333 1044

### **3. Council Tax reduction**

Local councils can set their own rules about Council Tax Reduction, so contact your local authority Council Tax office for more information or visit the government website ([gov.uk/council-tax/working-out-your-council-tax](http://gov.uk/council-tax/working-out-your-council-tax)).

#### **To do...**

Speak to the council tax department before you go to find out where you stand.

### **4. Disability Benefits: Attendance Allowance, Disability Living Allowance and Personal Independence Payment**

If you're going abroad temporarily, you can keep claiming any disability benefits for up to 13 weeks. If you're going abroad especially for medical treatment, you may be able to receive them for up to six months.

If you're moving permanently to an EEA country or Switzerland, you may be able to continue to receive Attendance Allowance, the care component of Disability Living Allowance, or the daily living component of Personal Independence Payment.

#### **To do...**

If you're going away temporarily, contact the relevant benefit helpline to let them know before you leave the UK. If you're going away for medical treatment, you must get agreement in

advance from the DWP if you want your benefit to be paid for more than 13 weeks.

- Attendance Allowance helpline: 0345 605 6055
- Disability Living Allowance helpline: 0345 712 3456
- Personal Independence Payment helpline: 0345 850 3322

If you are moving more permanently, contact the Exportability Team at the DWP (see chapter 2 for their contact details).

## **5. Employment and Support Allowance (ESA)**

Wherever you go, you can keep getting ESA (either income-related or contribution-based) for up to four weeks. You can get contribution-based ESA for up to six months if you're going abroad solely for medical treatment.

If you're moving to an EEA country or Switzerland, you can keep getting contribution-based ESA as long as you've made enough National Insurance contributions. This also applies to some other countries with a social security agreement with the UK. Contact the International Pension Centre for advice (0191 218 7117).

If you live abroad permanently and receive ESA, the International Pension Centre will write to you when your claim is going to be reviewed. It will send you a medical questionnaire to reassess your condition. If they then decide that you must attend a face-to-face assessment with a medical professional, they will arrange an appointment for you in the country where you live. You can also choose to return to the UK for the assessment.

### **To do...**

However long you're going for, tell the DWP before you go (0345 608 8545, [gov.uk/contact-jobcentre-plus](http://gov.uk/contact-jobcentre-plus)).

## **6. Universal Credit**

You can receive Universal Credit if you're abroad for up to four weeks. You can get it for up to six months if you're going abroad for medical care or convalescence, or you're accompanying your partner or child for treatment or convalescence. If you're a couple, you can get Universal Credit if either or both or you are temporarily abroad. Contact the DWP on 0345 600 0723, Textphone 0345 600 0743.

## **7. Housing Benefit**

You can keep getting Housing Benefit as long as you intend to return home within 13 weeks, and you don't sublet your property while you're away. This can be extended to up to a year if you're receiving medical treatment or convalescence abroad, or in certain other circumstances – ask your local council for more information.

### **To do...**

Contact the housing department at your council before you go. You'll need to tell the council if your income will decrease when you go abroad so they can adjust your benefit.

## **8. Pension Credit**

If you're going abroad temporarily, you can get Pension Credit for up to 13 weeks. If you're going abroad for medical treatment under the NHS, you can keep getting Pension Credit for as long as you're being treated. If you receive Pension Credit and your partner is abroad, the above also applies to them.

You can't continue to get Pension Credit if you move abroad permanently.

## **To do...**

Tell the Pension Service if you go abroad (0845 606 0265). Your circumstances could affect how much Pension Credit you will get.

## **9. Winter Fuel Payments**

If you're moving to another country within the EEA or Switzerland, you may 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 Winter Fuel Payment before, you can make a new claim from abroad once you reach the qualifying age. For winter 2015-16, this means you were born before 6 January 1953. 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.

If you already get a Winter Fuel Payment, contact the department that makes this payment to tell them you're moving abroad. Their contact details are on any letters they have sent you. If you need any help or advice, contact the Winter Fuel Payment Team at the International Pension Centre (0191 218 7777).

## **To do...**

To make a new claim for Winter Fuel Payment from outside the UK, call +44 (0)191 218 7777. From within the UK, call 03459 15 15 15. You can also find a claim form on the government website ([gov.uk/winter-fuel-payment/how-to-claim](http://gov.uk/winter-fuel-payment/how-to-claim)).

## 4. Pensions when you go 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:

- a European Union (EU) country, or in the European Economic Area (EEA) – see chapter 1.
- a country with an agreement with the UK to give an annual increase, which includes Guernsey, Jersey, the USA, Turkey and Mauritius.

### **To do....**

Contact the International Pension Centre (0191 218 7777, Textphone: 0191 218 7280, [gov.uk/international-pension-centre](http://gov.uk/international-pension-centre)) to talk about your plans and find out how your pension will be affected in the country you plan to move to.

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 are not yet claiming your State Pension**

If you're living abroad before you start receiving your State Pension, contact the International Pension Centre.

### **To do...**

If you're planning to go abroad before your retirement age, you may want to find out how much State Pension you'll receive. If you're 55 or over and still in the UK, you can do this by getting a pension statement.

You'll need to fill in the State Pension statement form (BR19) which you can get from your local Job Centre or the Future Pension Centre (0345 300 0168) or you can make your request

for a statement by phone. You can also apply for a statement online ([gov.uk/state-pension/statement](http://gov.uk/state-pension/statement)).

Once you're living abroad, you can contact the Future Pensions Centre (+44 191 218 3600) 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.

If you're abroad and have a question about State Pension, call the International Pension Centre (+44 (0)191 218 7777).

### **Good to know**

State Pension Rules will change for people who reach State Pension Age after 5 April 2016 as a new State Pension is coming in. Contact the Independent Age Advice Line on 0800 319 6789 for more information.

### **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.

### **To do...**

If you receive a War Pension and intend to live abroad for more than three months, inform Veterans UK (0808 1914 218, [veterans-uk.info](http://veterans-uk.info)).

They will send you an information booklet and discuss how they will pay your War Pension to you once you're abroad.

## **5. Healthcare abroad**

The healthcare you can expect abroad depends on where you're going and whether you're just visiting or moving there permanently.

### **Visiting countries in the European Economic Area (EEA)**

If you're visiting a country in the EEA (see chapter 1), you can get medical treatment with a free European Health Insurance Card (EHIC). This entitles you to the same state healthcare as a resident of that country.

#### **To do...**

Make sure you have an EHIC before you go. Contact the NHS application service (0300 330 1350) for a form, or fill in the form online ([gov.uk/european-health-insurance-card](http://gov.uk/european-health-insurance-card)). You should receive your EHIC within seven days. It's valid for five years so remember check it's still valid before going away.

If you lose your EHIC while abroad, you can apply for a Provisional Replacement Certificate (PRC). This will give you the same cover as an EHIC until you return home. To apply for a PRC while abroad, contact the Overseas Healthcare Team (+44 191 218 1999).

An EHIC is not an alternative to travel insurance. It only gives you access to state run hospitals and won't cover costs such as lost or stolen property or flight cancellations.

#### **Good to know**

Some EEA countries expect patients to pay something towards their treatment, although it is sometimes possible to receive a refund for this extra cost once you're back in the UK.

## **Visiting countries outside of the EEA**

Healthcare costs for visitors to non-EEA countries depend on whether the UK has a healthcare agreement with that country. If there is an agreement, any emergency or immediate treatment you need will be free or provided at a reduced cost. If there isn't a healthcare agreement between the country you're staying in and the UK, you must pay for all healthcare provided.

### **To do...**

Check whether the UK has a healthcare agreement with the country you're planning to travel to. You can see details on the NHS Choices website [nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries](https://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries).

When you stay in any non-EEA country, it is recommended that you take out private medical or travel insurance. Make sure you check exactly what is covered in the policy.

### **Good to know**

You can't generally travel to another country with the intention of having medical treatment unless this has been pre-arranged. Contact your local NHS Clinical Commissioning Group or NHS England (0300 311 2233, [england.nhs.uk](https://www.england.nhs.uk)) before making any arrangements. Visit [www.nhs.uk/NHSEngland/Healthcareabroad/plannedtreatment](https://www.nhs.uk/NHSEngland/Healthcareabroad/plannedtreatment) to find out more.

### **If you're moving abroad**

Find out about the healthcare system of the country where you plan to settle. Even if you move within the EEA, the healthcare system may not cover all the costs or provide all the services you would get from the NHS.



The UK has special healthcare agreements with some countries (such as Gibraltar), but again, this may not cover everything you might expect of the NHS.

### **To do...**

Have a look at the information about healthcare in each country on NHS website ([nhs.uk/NHSEngland/Healthcareabroad/movingabroad](https://www.nhs.uk/NHSEngland/Healthcareabroad/movingabroad)).

Or if you're planning to move to an EEA country, contact the Overseas Healthcare Team (0191 218 1999).

If you're planning to move to a non EEA country, contact the HMRC Centre for non-residents (0845 915 4811). They can tell you about any healthcare agreements the UK has for people who move there permanently.

### **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.

### **Good to know**

Once you have moved permanently to another country, you will no longer be entitled to non-emergency medical treatment in the UK. This is because the NHS is a residence-based healthcare system. You will lose your entitlement to NHS treatment once you have been gone for three months (or six months if you're over State Pension age and have moved to a country in the EEA).

### **Moving permanently to a country in the EEA**

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

Instead, if you're moving to a country within the EEA and you're getting a State Pension, you'll need to complete an S1 form. If you're moving to Iceland, Lichtenstein, Norway or Switzerland, you'll need an E121 form. This will mean you can receive the same level of free or reduced cost healthcare as other pensioners living in your adopted country.

If you're not receiving State Pension, you won't have access to the healthcare system like other residents of that country.

### **To do if you're receiving State Pension...**

Contact the International Pension Centre (0191 218 7777) to ask for the form you need before you go.

You should then hand in the S1 or E121 form as soon as possible to the authorities who run the health insurance scheme in your new country.

### **To do if you're not yet receiving State Pension...**

Contact the Overseas Healthcare Team for advice (0191 218 1999). It will be even more important to have private medical insurance if you move abroad before you're receiving your State Pension.

## **6. Social care services abroad**

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. There are no arrangements for receiving social care abroad like there are for healthcare.

State social care varies greatly from country to country and may not exist in some countries where families remain the main providers of support. Private care homes may be expensive, or you may find that staff and residents speak little English and the culture could be very different from what you are used to. Would you move back to the UK if you thought you needed social care support (see chapter 11)?

## **7. If you want to return to the UK**

Returning to the UK can affect your tax liabilities. You will need to tell HM Revenue & Customs (HMRC) and sort out your tax affairs both in the UK and the country you're leaving.

### **To do...**

Call the HM Revenue and Customs (HMRC) Residency Helpline if you're returning to the UK (0300 200 3300 from within the UK, +44 151 210 2222 from outside the UK).

### **Accessing services in the UK**

Before claiming benefits or using certain council services when you return to the UK, you may need to have a Habitual Residence Test.

The test checks that you intend to stay in the UK and are not simply coming back to use certain services. If you're not a UK national, then the test also checks whether you have the right to live in the UK.

### **Habitual Residence Test – your intent to stay in the UK**

It can be difficult to prove that you intend to settle in the UK. The sort of things that the decision maker will look at include:

- how long you've been in the UK and how long you intend to stay (you usually need to have been in the UK for at least one to three months to be considered 'habitually resident' but this depends on your circumstances)
- your reasons for returning
- how much your life is based in the UK (such as whether you own property in the UK, you have family in the UK, and you've registered with a GP and dentist).

You'll be given a form to fill in. Include as much evidence as possible to back up what you say in this form. This could include:

- proof of when you arrived in the UK, e.g. travel tickets
- proof that you've sold a property abroad or given up a tenancy
- documents to show you own or rent property in the UK.

The Habitual Residence Test can be carried out by your local council, the Department for Work and Pensions, or HM Revenue and Customs.

### **To do...**

If you need help to complete a Habitual Residence Test, contact your local Citizens Advice or call their national phone service (03444 111 444 in England, 03444 772 020 in Wales, 0808 800 9060 in Scotland).

If you fail the test, you have the right to appeal. Get advice from a local Citizens Advice or call the Independent Age advice line on 0800 319 6789.

## **8. Returning to the UK - Benefits**

If you apply for benefits within two years of returning to the UK, you may be asked to complete Habitual Residence Test (see chapter 7) In addition, whether or not you're eligible for certain benefits will depend on one or more of the following:

- the National Insurance (NI) contributions you have paid during your working life
- the NI contributions you have paid for a particular period of time
- whether you live in the UK now
- whether you usually live in the UK
- why you have come to or returned to live in the UK
- whether your entry to the UK is subject to limitations or conditions.

## **9. Returning to the UK – health services**

Everyone is entitled to emergency NHS treatment in the UK, whether or not they're resident here. However, free non-emergency treatment is only for people who are 'ordinarily resident' in the UK.

If you have lived abroad for more than three months (or six months for pensioners living in another EEA member state), you may need to show evidence you intend to resettle in the UK before being eligible for non-emergency healthcare.

### **To do...**

As soon as you have a permanent UK address, register with a GP so you can access health services as a resident.

### **If you are just visiting the UK**

If you usually live in an EEA country and are visiting the UK, you should show your European Health Insurance Card (EHIC) (see page 18 for details). If you're visiting from a non-EEA country with which the UK has no healthcare agreement (see chapter 5), you will usually be expected to pay for medical treatment.

### **Good to know**

If you live for at least half of the year in the UK and spend the rest of the year in another EEA country as a non-resident, you're entitled to free hospital treatment when you're in the UK.

## 10. Returning to the UK - housing

Finding a suitable permanent home can take time. You may have to find a short-term private rent or move in temporarily with friends or relatives while you're looking.

Housing can be provided by councils, housing associations and private landlords. To access housing from a council or housing association, you must pass the Habitual Residency Test. Demand for housing is high and you're likely to have to join a waiting list. However if you're homeless and vulnerable because of old age, disability, mental illness or other reasons, the council may have a duty to provide you with housing. Contact your local council when you're back in the UK to see where you stand.

### To do...

Contact the Elderly Accommodation Counsel (0800 377 7070, [housingcare.org](http://housingcare.org)) for information about care homes, sheltered housing schemes and extra care housing schemes.

You could also contact Abbeyfield (0172 785 7536, [abbeyfield.com](http://abbeyfield.com)), a charity which provides housing with care for older people.

See our factsheets **Housing decisions and options in later life** and **Extra care housing** for more information about types of housing available.



## **11. Returning to the UK – social care services and residential care**

If you know you're going to need care when you get back to the UK, it's best not to simply turn up and ask the council for help. However, if you do arrive back in the UK and urgently need care, the council should treat you like any other resident.

If possible, it's best to contact the relevant local council before you move to let them know you'll be moving to the area soon and will need an urgent care assessment when you arrive. See our factsheet **Assessment and care services from your local council in England** for more information.

If the council turns you down for an assessment, you may need legal help to appeal it. Contact the Disability Law Service (020 7791 9800, [dls.org.uk](http://dls.org.uk)) for free initial advice.

Or you can contact Civil Legal Advice (0345 345 4345, [gov.uk/civil-legal-advice](http://gov.uk/civil-legal-advice)) to find out if you're eligible for legal aid.

## **12. Summary – key things to remember before you travel**

- Find out as much as you can about the country you're moving to, including what healthcare you're entitled to, what accommodation is available, and any customs you should be aware of.
- Inform all the offices that will need to know that you're going away, such as your local council and any DWP offices that pay your pension and benefits (see chapter 2)
- Take out travel insurance, including separate health insurance if you're moving permanently (especially to a country outside of the European Economic Area (EEA)).
- If you're travelling within the EEA, make sure you have either applied for a European Health Insurance Card or filled in the S1 or E121 form if you're retired and are moving permanently.

## 13. Useful contacts

### General information about moving abroad

For more information about moving abroad on a permanent basis, the Foreign and Commonwealth Office produces a booklet called Going to Live Abroad (020 7008 1500, [fco.gov.uk/en/travel-and-living-abroad/living-overseas/](http://fco.gov.uk/en/travel-and-living-abroad/living-overseas/))

The government has also produced lots of online information for people considering a move abroad:

- For benefits information [gov.uk/claim-benefits-abroad](http://gov.uk/claim-benefits-abroad)
- For pensions information [gov.uk/state-pension-if-you-retire-abroad](http://gov.uk/state-pension-if-you-retire-abroad)
- Health information [nhs.uk/NHSEngland/Healthcareabroad](http://nhs.uk/NHSEngland/Healthcareabroad)

### Information about a move to a particular country

The Foreign and Commonwealth Office has also produced some useful guides about living in particular countries ([gov.uk/government/collections/overseas-living-in-guides](http://gov.uk/government/collections/overseas-living-in-guides)).

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

This factsheet has been put together by Independent Age's expert advisers. It is not a full explanation of the law and is aimed at people aged over 60.

If you need this information in an alternative format (such as large-print or audio cd), call us on 0800 319 6789 or email [advice@independentage.org](mailto:advice@independentage.org).

### **Tell us what you think**

We'd love to hear what you think of our publications. Please write to us at the address below, phone us on 020 7605 4294 or email [advice@independentage.org](mailto:advice@independentage.org).

We will use your feedback to help us plan for changes to our publications in the future. Thank you.

### **Supporting Independent Age**

If you have found this information helpful and would like to support our work, there are lots of ways you can help:

- get fit - run, walk or cycle in aid of Independent Age
- take part in our annual raffle
- donate in memory of a loved one
- remember Independent Age in your will and benefit from our Free Wills offer to supporters.

If you would like to donate or raise money in aid of Independent Age, please visit our website, email [supporters@independentage.org](mailto:supporters@independentage.org) or call our fundraising team on 020 7605 4288.