



# Reciprocal Health Arrangement between the UK and the Bailiwick of Guernsey

Guidance for  
**UK Visitors to the Bailiwick**



 Committee for  
Health & Social Care

Further information can be  
found at [www.gov.gg/rha](http://www.gov.gg/rha)

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## Introduction

This guidance document seeks to provide help and advice on the application of the Reciprocal Health Arrangement between the United Kingdom and the Bailiwick of Guernsey (referred to throughout as “the Arrangement”).

This guidance is not intended to be a substitute for the Arrangement itself, which contains the legal provisions as agreed between the UK Government and the Bailiwick of Guernsey. However, this guidance document is that which is referred to as “Guidance” within the Arrangement and should be treated as such.

This guidance document is intended for UK visitors to the Bailiwick. It is intended to assist UK people who are covered by the Arrangement (referred to as “UK eligible persons”) with what they need to know when travelling to the Bailiwick, including treatments covered, eligibility and other useful information.

The Committee *for* Health & Social Care (CfHSC) is responsible for the application of the Arrangement. If there are further queries please contact [ukrha@gov.gg](mailto:ukrha@gov.gg) or telephone 01481 222510.

## 1. Executive Summary

- 1.1 The Reciprocal Healthcare Arrangement between the UK and the Bailiwick of Guernsey was signed on 31<sup>st</sup> August 2022 and came into effect on 1<sup>st</sup> January 2023. The Arrangement is intended to enable residents from each jurisdiction to access necessary healthcare free of charge when they are visiting the other jurisdiction.
- 1.2 There are three types of healthcare that are covered by the Arrangement:
  1. **Pre-authorised healthcare** – this refers to treatment provided to Bailiwick residents who have been referred to a UK healthcare provider by the Committee *for* Health & Social Care (CfHSC). This does not apply to UK eligible persons and so is not covered within this guidance document.
  2. **Necessary healthcare** – this refers to treatment provided to UK residents who are visiting the Bailiwick (and vice versa). Necessary healthcare is that which is provided where an injury or illness requires urgent treatment that cannot wait until that person has returned to the UK. It will be provided free of charge to UK visitors to the Bailiwick under the Arrangement, however there are certain criteria that must be met.
  3. **Pre-planned treatment** – this refers to treatments, that are specified in the Arrangement, provided to a UK resident who is visiting the Bailiwick (or vice versa), but where it is known that it will be needed and so can be arranged in advance of travel.

Further detail on these treatments can be found in Chapter 2.

- 1.3 UK residents will be asked to provide documentation that proves their eligibility to be able to access necessary healthcare free of charge. In most cases this will be a Global Health Insurance Card (GHIC), or UK issued European Health Insurance Card (EHIC). Where this is not available additional forms of documentation that prove residence can be used. This is detailed in Chapter 3.
- 1.4 The Arrangement applies to the whole of the Bailiwick, meaning that UK visitors to Guernsey, Alderney and Sark will be covered for necessary healthcare. However, given the different healthcare systems in each island, there are some differences in how the Arrangement will work in practice. For more information on how to access healthcare in Alderney and Sark, please see Chapters 4 and 5.
- 1.5 Only treatment provided by recognised providers is covered by the Arrangement and so can be delivered free of charge. A UK visitor receiving treatment at a non-recognised provider will be required to pay the full cost. The recognised providers in the Bailiwick are:

- The Committee *for* Health & Social Care/States of Guernsey
- The Medical Specialist Group LLP
- St. John's Ambulance and Rescue Service
- Queen's Road Medical Practice
- Healthcare Group
- Island Health
- Sarnia Medical
- Guernsey Therapy Group
- Island Medical Centre – Alderney
- Alderney Ambulance Service
- Sark Medical Centre
- Sark first responders

1.6 UK visitors to the Bailiwick are still strongly advised to purchase travel insurance before travel, as the Arrangement does not cover everything that a person may end up needing whilst visiting (for example repatriation). For further information please see Chapter 2.

1.7 For further information please visit [www.gov.gg/rha](http://www.gov.gg/rha).

## 2. Treatment for UK Visitors

**This section provides greater detail on what treatment is covered by the Arrangement and UK visitors to the Bailiwick will be eligible to receive.**

**There are three types of treatment that are covered by the Arrangement, however only two are relevant to UK visitors: necessary healthcare and pre-planned treatment.<sup>1</sup>**

### Necessary Healthcare

- 2.1 Necessary healthcare refers to treatment that is provided to UK visitors to the Bailiwick that is urgent or cannot wait until they have returned home.
- 2.2 Under the Arrangement, UK visitors to the Bailiwick will be able to access necessary healthcare on the same terms as would apply in England to a person who was ordinarily resident in England. In practice, this means that most services will be free, including:
  - A&E services
  - Ambulance services
  - Primary Care, including GPs (there are some exceptions such as fertility treatments)
  - Secondary Care
- 2.3 UK visitors may be liable to pay certain co-payments or other charges for things such as prescriptions or medical aids. Where this is the case they will be charged at the same rate as a Bailiwick resident would have to pay.
- 2.4 For the avoidance of doubt, repatriations to the UK are not covered by the Arrangement.
- 2.5 Dental and ophthalmic care is covered where it is delivered in an A&E setting. Routine treatments and check-ups are not covered and so will need to be paid for by the patient. Emergency fillings or similar dental treatments are also not covered if it can be delivered by the out-of-hour dentist (see examples 2D and 2F below).
- 2.6 Physiotherapy is covered by the Arrangement where that physiotherapy is deemed necessary to enable the visitor to complete their intended length of stay. UK visitors will be referred to the Guernsey Therapy Group for physiotherapy unless they are seeking treatment from a recognised provider that has its own in-house physiotherapy service.

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<sup>1</sup> The third is pre-authorized treatment, which are those administered where a Bailiwick patient has been referred to a provider in the UK for further treatment where it cannot be provided on-island.

- 2.7 For the avoidance of doubt, mental health treatments are also included.
- 2.8 All maternity services are treated as necessary healthcare. This includes all antenatal, intrapartum and postnatal services provided to a pregnant person, a person who has recently given birth or a baby born to a UK visitor in the Bailiwick (the baby is covered under the Arrangement through their parents). Assisted reproduction services, however, are not covered under the Arrangement.<sup>2</sup>
- 2.9 Vaccinations are not covered, except in the case where they become necessary to protect public health or where the duration of stay justifies it.
- 2.10 Healthcare delivered under this Arrangement must be done so through “recognised providers.” These are outlined in this guidance document at paragraph 1.5 and also at [www.gov.gg/rha](http://www.gov.gg/rha). Any treatment delivered at a non-recognised provider, regardless of whether it meets the criteria set out below for necessary healthcare, will be charged at full cost.
- 2.11 There are certain conditions that must be met in order to access necessary healthcare free of charge:

**1. That the healthcare provided has been assessed by a clinician to be necessary**

This includes treatment that is urgent, i.e. that is needed to save someone’s life or prevent serious damage (see example 2A). All emergency care fulfils this criterion, as do consultations with GPs where an initial consultation is necessary to determine the cause of the issue.

It also includes some less urgent treatment which is not immediately necessary but nonetheless cannot wait until the patient returns home. This means that the longer a patient is intending to stay in the Bailiwick, the greater the range of treatment that might be covered (see example 2B).

In some cases the clinician may provide treatment to stabilise a condition which allows the patient to complete their stay and return home for further treatment.

In all cases a clinician will determine whether that treatment is classed as necessary, taking into account factors such as the nature of the treatment and

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<sup>2</sup> Assisted reproduction services are defined as any medical, surgical or obstetric services provided for the purpose of assisting a person to carry a child. This means any medicines, surgery or procedures that are required to diagnose and treat infertility so a person can have a child. This includes intrauterine insemination (IUI), in vitro fertilisation (IVF) and egg and sperm donation.

Fertility preservation services, such as egg and sperm storage as part of a cancer treatment pathway, would be in scope for pre-authorised treatment. However, if a patient then wished to use a frozen embryo to conceive a pregnancy, this would become assisted conception and would not be covered.

the length of stay. Treatment should not be delayed or withheld in order to make the assessment.

**2. That the patient can provide relevant documentation to show that they are ordinarily resident in the UK**

Patients will be required to produce documentation which proves that they are ordinarily resident in the UK. Please see Chapter 3 for more detail.

**3. That the patient did not travel to the Bailiwick for the purpose of receiving that necessary healthcare (unless they are a passenger or member of crew on a vessel or aircraft and healthcare became necessary during the voyage or flight)**

In most cases this means treatment for a condition which arose after arrival in the Bailiwick, became worse after arrival in the Bailiwick, or would likely become worse without treatment once in the Bailiwick.

Additionally, cruise passengers who are UK eligible persons can access necessary healthcare in the Bailiwick if the condition arose after departing their last port, with the Bailiwick being the next port. If other ports were visited in between the condition arising and arrival in the Bailiwick that person can be said to have travelled to the Bailiwick for the purpose of receiving necessary healthcare and may be charged.

If treatment was not sought earlier because the condition was not at that point serious enough but then worsened before reaching the Bailiwick, they may be covered but this will depend on the decision made by the recognised provider taking all relevant information into account.

**4. That the patient is not intending on staying in the Bailiwick for longer than six months**

Persons who are in the middle of treatment at the end of their six-month stay are allowed to finish that treatment, rather than it becoming chargeable as soon as that six-month period ends.

If a patient is intending to stay in the Bailiwick for longer than six months then they will be charged for treatments on the same terms as a Bailiwick resident.

Posted workers for periods of less than six months are also covered by the Arrangement.

It is recognised that there are UK eligible persons who have second homes in the Bailiwick. Providing that the stay is not longer than six months then second home owners will be covered under the Arrangement for necessary healthcare and pre-planned treatments.



- 2.12 If any of these conditions is not met, healthcare may be charged at the full rate.
- 2.13 There may be instances where a UK visitor needs to be medically evacuated to the UK for further treatment, for example cases where the condition is more complex and treatment cannot be provided in the Bailiwick. Where medical evacuation is necessary, this will be arranged and paid for by the Committee for Health & Social Care.<sup>3</sup> Medical evacuation or transfer may also be required from Alderney or Sark to Guernsey or directly to the UK, for more detail see chapters 4 and 5.
- 2.14 Depending on the nature of the treatment required in the UK, and the duration of the patient's originally intended stay in the Bailiwick, that patient may be able to return back to the Bailiwick to complete their stay as intended. Any follow up treatment will be covered by the recognised provider in the Bailiwick.

#### **EXAMPLE 2A – necessary healthcare that is urgent**

*A UK person visiting family in the Bailiwick for the weekend slips and hits their head, causing a deep wound. Once treatment has been delivered in A+E, the clinician, having been advised that the individual is from the UK, assesses the treatment as necessary because it could not have waited for that person to return home. The treatment was covered by the Arrangement and the individual was therefore not charged.*

#### **EXAMPLE 2B – necessary healthcare for longer-term stay**

*A nurse breaks their leg whilst working in the Bailiwick on a six-month contract within the first month of arriving in Guernsey. Their longer period of stay means they are entitled to an operation and follow up physiotherapy as this is necessary healthcare.*

*A visitor to the UK breaks their leg, but they are staying for four days. They are entitled to the operation, but any further rehabilitation treatment will be provided once at home.*

#### **EXAMPLE 2C – treatment that is not deemed necessary**

*A UK eligible person is staying in the Bailiwick for a month and whilst there decides to seek treatment for a skin condition. The clinician assesses it as non-urgent as it is not causing pain or likely to require further medical intervention. Therefore, it is not covered by the Arrangement and the patient is charged in full.*

#### **EXAMPLE 2D – ophthalmic treatment**

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<sup>3</sup> In rare occasions where medical evacuation is necessary to a territory or state other than the UK (for example France or Jersey), CfHSC will arrange and pay for the medical evacuation and any subsequent healthcare until the UK patient can return to the Bailiwick. If the patient wishes to return directly to the UK CfHSC will pay the equivalent of the travel costs that would have been incurred had the patient returned to Guernsey and will recharge the difference to the patient.

*A UK person has visited A+E following a fall from their bike. This resulted in a foreign object in their eye. The clinician determines that had treatment not been provided, there was a significant risk that the patient could have gone blind. That treatment was deemed necessary and so the individual was not charged.*

*A UK person is looking to get an eye test during their two week stay. This treatment is not deemed urgent, as the patient could have waited to return to their UK-based optician to have their eyes tested, so it was not classed as necessary healthcare and the patient was charged in full.*

#### **EXAMPLE 2E – dental treatment**

*A UK person suffered a fall and sustained damage to their jaw and lost several teeth. Given the nature of the injury they were taken to A&E where it was assessed as being necessary healthcare. The patient was therefore not charged.*

*A UK person has had a filling fall out whilst visiting family in the Bailiwick. As fillings are routine dental work this is not covered by the Arrangement and the patient is charged for the treatment.*

#### Pre-planned treatment

- 2.15 Pre-planned treatment refers to treatment for pre-existing conditions that is needed for a UK person to be able to complete a stay in the Bailiwick as planned. Unlike necessary healthcare, it is known that this treatment will be necessary before travelling. Under the Arrangement, such treatment will also be provided free of charge.
- 2.16 Treatments covered are specified in the Arrangement under Annex B<sup>4</sup>. These are:
- Kidney dialysis
  - Oxygen therapy
  - Special asthma treatment
  - Echocardiography in the case of autoimmune diseases
  - Chemotherapy
- 2.17 If treatment for these conditions will be required during a UK visitor's stay in the Bailiwick, this must be arranged in advance directly with the recognised provider. This must be carried out by the patient, who should contact the Bailiwick-based recognised provider to arrange a date and time for the appointment. Any identified conflicts in schedule, or changes to health status that may affect the booking should be communicated to the recognised provider as soon as possible. The recognised provider may require proof of eligibility.

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<sup>4</sup> There are certain other conditions that can be arranged before travel and are necessary for the completion of a period of stay, but are not listed in Annex B e.g. eye injections. For the avoidance of date these can still be arranged and will come under the provisions for necessary healthcare

2.18 Contact details for the providers of pre-planned treatments specified in the Arrangement are detailed below. UK visitors can also contact [ukrha@gov.gg](mailto:ukrha@gov.gg) or 01481 222510 for further assistance if required.

### **Kidney Dialysis**

[renalunit@gov.gg](mailto:renalunit@gov.gg) or tel. 01481 711495

Confirmation of acceptance will depend on

- A 6-month history of well-tolerated dialysis sessions
- Your consultant signing a fitness to dialyse statement on your application form
- Your dialysis access is permanent, non-problematic and at least 3 months old

All relevant documents would need to be sent to the Guernsey Renal Unit at least 4 weeks prior to the trip.

Further information can be found at [Travel and Health - States of Guernsey \(gov.gg\)](http://Travel and Health - States of Guernsey (gov.gg))<sup>5</sup>

### **Oxygen Therapy**

[service@hcoxygen.com](mailto:service@hcoxygen.com) or tel. 01481 257030

Minimum one full working week notice is required to arrange the treatment.

Patients will be required to provide:

- Copy of their Home Oxygen Order Form (HOOF)
- Holiday address
- Date/Time of arrival and departure in the Bailiwick

### **Specialist Asthma Therapy**

[ukrha@gov.gg](mailto:ukrha@gov.gg) or 01481 222510

### **Echocardiography in the case of autoimmune disease**

[ukrha@gov.gg](mailto:ukrha@gov.gg) or 01481 222510

### **Chemotherapy**

[ukrha@gov.gg](mailto:ukrha@gov.gg) or 01481 222510

2.19 A Bailiwick provider has the right to turn down such a request if a treatment cannot be provided, for example where they do not have the capacity to provide the service

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<sup>5</sup> gov.gg/healthcareforvisitors/travellers

in the timeframe required. Treatments provided to UK visitors are only those that are also available to Bailiwick residents and where a treatment is not funded for Bailiwick residents it will not be available to UK visitors.

The UK visitor will be subject to the same conditions, such as waiting lists, as other patients at that provider.

- 2.20 It is recommended that UK visitors wait until they have received confirmation of their pre-planned treatment before booking travel or accommodation. Similarly, if treatment is booked but the travel is cancelled, please inform the relevant provider as soon as possible.
- 2.21 There are certain other treatments that can be arranged before travel and are necessary for the completion of a period of stay, but are not listed in Annex B. For the avoidance of doubt these can still be arranged but will be classed as necessary healthcare and must therefore meet the requirement for it to be medically necessary to complete the stay in the Bailiwick. As an example:
- Eye injections – if the UK visitor does not receive these in a timely manner they risk going blind. This would be classed as necessary healthcare and so provided free of charge
  - Hydrotherapy – if a visitor is in the Bailiwick for a week and misses their hydrotherapy session, it is unlikely that there will be a significant deterioration of their condition or long-term damage. This may not be classed as necessary healthcare and so could be charged.

## Insurance

- 2.22 UK visitors to the Bailiwick are still strongly advised to take out travel insurance. This is because the Arrangement does not cover everything that an individual may end up needing whilst travelling.
- 2.23 Travel insurance will help when medical transport is required to return home (repatriations), which is not covered under the Arrangement. It can also help in instances where travel plans have to be changed as a result of illness or injury in the Bailiwick, or where a family member wishes to travel out to accompany a patient home.

### 3. Eligibility

- 3.1 In order to access necessary healthcare free of charge UK visitors must be able to prove that they are a “UK eligible person”. This means that person is ordinarily resident in the UK and can produce documentation which evidences this.
- 3.2 The Arrangement specifies that a Global Health Insurance Card (GHIC) and UK-issued European Health Insurance Card (EHIC) can be used to evidence eligibility.
- 3.3 Other evidence can be used and the intention is for this to be flexible enough and take into account what documents UK travellers to the Bailiwick are likely to take with them.

In each case the document must be current and in date. Where the documentation does not incorporate a photo, additional photo ID may be requested by the recognised provider.

- 3.4 Bailiwick based recognised providers are encouraged to exercise discretion, so in some cases they may accept electronic versions of the documents that can prove UK residence. They may also ask additional questions to help them to ascertain whether a patient is ordinarily resident in the UK. The final decision on the acceptance of eligibility documentation is with the recognised provider.
- 3.5 In the event that a patient does not have any acceptable documentation with them, or the Bailiwick based recognised provider is not satisfied with what they have been presented, the patient may be charged in full. However, patients can apply for a repayment from CfHSC on the basis that they were a UK eligible person.

#### Repayment of charges to an eligible person for necessary healthcare

- 3.6 UK patients in the Bailiwick should raise that they are a UK eligible person with the recognised provider where necessary and if not asked. However, where a UK eligible person has paid any sum for necessary healthcare, for example because they did not have the correct eligibility documentation with them, or they were not aware that they were covered by the Arrangement at the time of treatment, they must apply to [ukrha@gov.gg](mailto:ukrha@gov.gg) with copies of their receipts or invoices and copies of eligibility documentation.
- 3.7 For the avoidance of doubt, the above must be contacted regardless of the recognised provider that was visited for treatment (including those in Alderney and Sark).
- 3.8 Claims for repayment must be submitted within 1 year of the date of the applicable payment.

## 4. Guidance for UK Visitors to Alderney

- 4.1 The Arrangement applies to Alderney in the same way as it does to the other islands of the Bailiwick. However due to the healthcare relationship between Guernsey and Alderney there is also a bilateral arrangement between the two islands to manage the Arrangement.
- 4.2 Alderney has its own hospital and GPs, and some treatments can be delivered on-island. However, for more serious or complex conditions UK visitors will be transferred to Guernsey or, if necessary, the UK for further treatment. For more information on Alderney's healthcare system, please visit the [States of Alderney website](#)<sup>6</sup>.
- 4.3 The recognised providers in Alderney are:
- Island Medical Centre – Alderney
  - Alderney Ambulance Service
- 4.4 UK visitors to Alderney will be able to access necessary healthcare on the terms outlined elsewhere in this guidance document. UK visitors will not be charged for any transfer within Alderney, or from Alderney to Guernsey or the UK (the latter if required for treatment not available on either island).
- 4.5 UK visitors to Alderney will need to satisfy the same criteria as outlined in paragraph 2.11, including provision of eligibility documentation in Chapter 3.
- 4.6 Depending on the nature of treatment and intended length of stay, UK visitors to Alderney who require treatment in Guernsey or the UK will be able to return to complete their stay in Alderney if they wish, with any follow-on treatment covered by recognised providers in Alderney where appropriate.
- 4.7 UK visitors to Alderney requiring pre-planned treatment may be required to arrange this at a Guernsey-based recognised provider depending on the nature of the treatment required.
- 4.8 If a UK visitor is incorrectly charged by a recognised provider in Alderney, they should apply to [ukrha@gov.gg](mailto:ukrha@gov.gg) for repayment.
- 4.9 Second-home owners in Alderney are also covered by the Arrangement, provided their period of stay in Alderney is not longer than six months, and that they did not travel to Alderney for the purposes of receiving healthcare. However, they are only covered for necessary healthcare and will be charged in full for any other medical treatments.

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<sup>6</sup> [www.alderney.gov/article/172531/Health-Social-Care--Wellbeing](http://www.alderney.gov/article/172531/Health-Social-Care--Wellbeing)

## 5. Guidance for UK Visitors to Sark

- 5.1 The Arrangement applies to Sark in the same way as it does to the other islands of the Bailiwick, however due to the healthcare relationship between Guernsey and Sark there is also a bilateral arrangement between the two islands to manage the Arrangement.
- 5.2 Sark has a resident doctor and an ambulance service. For any treatments, including most A&E treatments, that cannot be provided on-island, the UK visitor will be transferred to Guernsey or, if necessary, the UK, for further treatment. For more information on Sark's healthcare system, please visit the [Sark Chief Pleas website](#).<sup>7</sup>
- 5.3 The recognised providers in Sark are:
  - Sark Medical Centre
  - Sark first responders
- 5.4 UK visitors to Sark will be able to access necessary healthcare on the terms outlined elsewhere in this guidance document. UK visitors will not be charged for any transfer within Sark, or to Guernsey or the UK for further treatment.
- 5.5 UK visitors to Sark will need to satisfy the same criteria as outlined in paragraph 2.11, including provision of eligibility documentation set out in Chapter 3.
- 5.6 Depending on the nature of treatment and intended length of stay, UK visitors to Sark who require treatment in Guernsey or the UK will be able to return to complete their stay in Sark if they wish, with any follow-on treatment covered by recognised providers in Sark where appropriate.
- 5.7 UK visitors to Sark wishing to arrange pre-planned treatment should do so at a Guernsey-based recognised provider, as Sark does not have the facilities to accommodate these treatments.
- 5.8 If a UK visitor is incorrectly charged by a recognised provider in Sark, they should apply to [ukrha@gov.gg](mailto:ukrha@gov.gg) for repayment.

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<sup>7</sup> <https://sarkgov.co.uk/living-on-sark>

## 6. Further Information

- 6.1 CfHSC is responsible for managing and implementing the Arrangement in the Bailiwick, including processing requests for repayment for UK visitors and providing advice on the Application of the Arrangement in the Bailiwick.
- 6.2 For queries relating to the Arrangement please contact [ukrha@gov.gg](mailto:ukrha@gov.gg), telephone 01481 222510, or visit the States of Guernsey website at [www.gov.gg/rha](http://www.gov.gg/rha).