



Do your mission partners need Private Medical Insurance cover when they stay in England?

Since the *NHS (Charges to Overseas Visitors) Regulations 2015* came into force there have been implications for access to free **secondary** healthcare for mission partners (UK nationals) when they stay in England. These regulations have meant that only people who are deemed to be [Ordinarily Resident \(OR\)](#) in the UK will have access to free secondary NHS treatment. (Primary care services - A&E, ambulance, and access to a GP - and the diagnosis and treatment of [specific infectious diseases](#) remain free to all.)

For more detailed information, including guidance on meeting the Ordinary Residence Test, information on registering with a GP, and FAQs, please visit our [webpage](#).

Although we have been expecting all mission partners using the NHS when they stay in England to be asked questions about their chargeable status, up to this point the enforcement of NHS charging has been sporadic. But in recent months mission agencies have reported that some of their long-term overseas mission partners have been charged for accessing secondary healthcare. (People who are not deemed 'ordinarily resident' are charged 150% of the NHS tariff.)

Since 2015 we have been recommending that if churches or organisations are in any doubt about their mission partners' entitlement, they should seriously consider reviewing their existing medical insurance to ensure it provides cover in the country that they are serving in, and when they stay in the UK.

In the past many organisations used short-term medical insurance plans. These were travel plans, which were designed to repatriate someone to the UK for treatment on the NHS in the event of a need for major treatment. The above mentioned changes mean that these plans are no longer a viable option for anyone who is not deemed 'ordinarily resident'.

Other forms of short-term or travel insurance plans are also not an ideal option for long-term mission partners, as each year these policies have exclusions on conditions that pre-dated that year's policy. This means that any new long-term conditions are only covered in the first policy year, but are not covered in future years. In extreme circumstances this can lead to a situation where an individual has serious medical needs, but has become uninsurable, and does not have access to free treatment on the NHS.

The more holistic solution is to use long-term plans often referred to as Private Medical Insurance (PMI). PMI plans offer long-term cover that can cover a mission partner right through retirement, and beyond if necessary. These plans are available for both individuals and groups from many different providers, and individual plans will work well for individuals without any current medical conditions.

[The Global Connections Group Scheme](#)

For people with current or ongoing medical conditions, most individual PMI plans do not cover pre-existing conditions, or they will have significant restrictions on the benefits for these conditions, so usually the only way to find cover for these conditions is through a group PMI plan. Normally group plans like this are only available to larger groups. Due to our strength as a network, and with the help of a representative group of agencies from within the network, Global Connections has been able to set up a group Private Medical Insurance scheme which is available for all our members at a very reasonable price. The **Global Connections Group Scheme** offers annual worldwide (excluding USA) medical cover

with [Talent Trust Consultants](#), and there is currently a 20% introductory discount for new people joining the policy.

[A note for people who are resident in a different country with a free national health service - for instance Japan or Australia: You may be considering just getting a travel policy for your mission partners time staying in the UK, instead of a PMI plan. In many cases this can work, but please be aware that it does have limitations and potential exposure to risk. As mentioned, travel policies will not cover pre-existing conditions, if you were to develop a heart condition for instance, this would mean that your travel policy would not cover you for anything related to your heart while you are staying in the UK. If you were then taken ill while in the UK, and charged by the NHS for a major heart episode, the cost of treatment could be very high. If your group has specific needs for people in these circumstances please [contact TTc](#) for more information.]

September 2021