

# LONDON LIVING

An Insider's Guide to Relocating  
to London





# WELCOME

A free guide to help new Londoners and expats getting settled in the capital. This e-book explores all of the practical issues you may face when moving to a new country, and answers the questions that many others have asked before you. This issue covers your visa limitations, tax variations, your eligibility to work, even the best mobile phone contracts - it's loaded with useful stuff you'll require during your stay.

The guide includes actionable insights and direct links to official websites that can help you along the way. The e-book is published one chapter at a time and here you will find the third chapter; Healthcare. The next chapter, Schools and Leisure will be published shortly.



# 3. HEALTHCARE

## **An adventure a day, keeps the doctor away**

So. You've done it! You're relocating to London and you've thought of everything. The flights are booked and your new home is waiting. You have planned for every conceivable outcome – but what about the inconceivable ones?

Your healthcare strategy is unlikely to be the most inspiring aspect of your move, but it's every bit as important as the place that you will be staying in.

You'd be forgiven for assuming that Great Britain's 'free' National Health Service (NHS) is on-hand should any medical issues arise, but in fact many new arrivals are required to pre-

register or in some cases pre-pay for access to its services. Getting these precautions in place prior to your arrival will avoid any unnecessary stresses should you ever need medical attention.

In this chapter we will explain the basic NHS structure, any possible fees you may be confronted with and 'private' healthcare alternatives. Please feel free to save this page as there is also a handy list of emergency contact numbers and hospitals for you to have (just in case) – leaving you to fully enjoy yourself in your apartment and surrounding areas!



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If you originate from the EEA  
Coming from Australia or New Zealand (plus)  
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# 3.1 Access to the NHS

The National Health Service (NHS) is the main healthcare provider in the UK. NHS services are based on residency, and treatment is free for all those considered 'ordinarily a resident' of the United Kingdom. All NHS patients in England are required to make a co-payment toward the cost of their healthcare. Visitors that have applied for and are granted the right for settlement are considered 'ordinarily a resident' and can therefore make use of NHS services for free.

Those that don't have a right of settlement visa are not automatically entitled to free NHS treatment, so you should take steps before your visit to ensure you're covered. These steps vary depending upon your country of origination:

## ● If you originate from the EEA

All visitors from the European Economic Area (EEA) should apply for a free European Health Insurance Card (EHIC). This covers treatment that is medically necessary until your planned return home. Treatment should be provided on the same basis as it would to a resident of that country, either at a reduced cost or, in many cases, for free. If you need more information about what is covered in each country, then check out this [country-by-country guide](#).

**WORTH KNOWING:** The EHIC is **not** an alternative to travel insurance. It will not cover any private medical healthcare or costs, such as mountain rescue in ski resorts, being flown back to the UK, or lost or stolen property. It's important to arrange for travel insurance to cover those unexpected expenses that are not the responsibility of the NHS, such as emergency return flights or lost baggage.

## ● Coming from Australia or New Zealand (plus)?

If you come from a country that holds a UK healthcare agreement (such as Australia or New Zealand) you will be entitled to free or reduced-cost medical treatment if needed immediately for a condition that started after your arrival in the UK.

Find out if your country qualifies and what is covered [here](#).

## ● If you originate from outside the EEA

If you are coming from a non-EEA country that does not hold a UK healthcare agreement, you will most likely have to pay the 'immigration health surcharge'. This cost can be combined with your immigration application, for more details [click here](#).

## 3.2 Registering with a General Practitioner (GP)

General Practice is the front-line of primary healthcare in the UK. Your General Practitioner (GP) is your local medical expert on hand to advise on any health related issues that you may have. What can your local GP do to help?

- ✓ Assist and assess ongoing treatments
- ✓ Identify and refer patients to specialists (if necessary)
- ✓ GPs are skilled doctors with a breadth of knowledge that perfectly prepares them for this accessible service



Remember: you must register with a GP located nearest to where you are staying before you can be seen, so it is essential to be proactive and not wait until you require their services!

Each local medical practice will vary in the services it offers, but all GPs will offer a consultation service taking into consideration the severity of your needs. All meetings with your GP will require you to arrange an appointment and do not necessarily see patients on the same day.

Click [here](#) to find your local GP using your UK postcode.

**WORTH KNOWING:** If you are visiting for less than three months, you can register for free with a local General Practitioner (GP) as a temporary patient. Consultations will be free of charge but you will have to pay for any resulting prescriptions.



## 3.3 Fees

Patients are required to pay co-payments towards the cost of some aspects of their treatment. Co-payments play a huge part in funding the NHS every year – providing the annual wages to thousands of medical professionals throughout the year.

### Prescriptions

Following your appointment with a GP, you may be offered a prescription for over-the-counter medication. Currently in the UK, a prescription can be collected in any pharmacy for £8.40. Patients are under no obligation to use their prescription if they prefer to source their treatment elsewhere.

**WORTH KNOWING:** Your EHIC card can be used (if you qualify for one of course) to help towards the payment of prescriptions.

Please check with your local GP as this rule may change.

### Dental Health

Much like general medical practices, in London you will never be too far from an NHS dental surgery. Dental treatments are not free but are subsidized and are detailed [here](#). Unlike general medical practices you are under no obligation to commit to one surgery.

There are many private dental surgeries in London with competitive rates and affordable payment packages. Annual pay-monthly schemes are growing in popularity and help patients keep track of their ongoing treatments.

**WORTH KNOWING:** Emergency dental appointments can be made directly with the surgery itself and it is not unusual to be able to get a same-day appointment – make yourself aware of your nearest NHS dentist by clicking [here](#).



## Eye Care

In the UK; children, young people and those over 60 years old are entitled to free eye tests and vouchers towards the cost of their glasses or contact lenses. For the rest of us, we are required to pay for either NHS or private eye care. Again, NHS services are subsidized, but private services are competitively priced. Many high street opticians offer great value appointments with qualified optometrists. Even if you receive a prescription from these branded specialists, you are not obligated to purchase your glasses or contacts from that retailer.

High-street opticians such as [Specsavers](#) or [Boots](#) are more common in and around London, offering first class eye care – but be sure to check out other independent places such as [Eye Care Opticians](#) that are located in Camden, Holborn and Kentish Town.

**WORTH KNOWING:** Most opticians are happy to help with small repairs (fee may apply depending on the issue) or to pick up essentials such as cleaning accessories. It's also good to shop around for the cheapest deal!



## 3.4 Private Healthcare

While the NHS provides almost all health related services; it is not your only option. Private healthcare providers such as Bupa offer annual or Pay-As-You-Go healthcare policies separate from the NHS. The benefits of having private care are most likely to be felt in waiting times and hospitality. However, studies have found that there are no observable differences in the quality of treatment received when comparing the NHS to private services.

You can pay for private cover personally. Visit [Bupa](#) to understand the services available and benefits of going private.

Alternatively, some employers offer private medical cover as part of their employment package. If you are being sponsored by your employer to relocate to London, you should discuss your healthcare options with them.



# 3.5 Emergency Services

## Useful Contacts

**999**



Dial 999 for the Emergency Services (Police, Fire and Ambulance) in London if someone is seriously ill or injured and their life is at risk.

**NHS  
111**

Dial 111 (NHS Urgent Care Centre) for urgent medical advice - when the situation is not life-threatening.



Visit your local NHS Walk-in Centre if you have a minor illness or injury that cannot wait until the next available appointment at your GP surgery.



Dial 0845 4647 (NHS Direct) a 24-hour confidential helpline where you can speak directly to a nurse at any time of day or night.



Access [www.adviceguide.org](http://www.adviceguide.org). UK (Citizens Advice Bureau) for more information on your local health services.



**101**

Call the police on 101 to report a non-urgent crime.

## Main Hospitals



**1 St Pancras Hospital**  
4 St. Pancras Way NW1 OPE  
Nearest tube: St. Pancras  
International

**2 University College Hospital**  
235 Euston Road NW1 2BU  
Nearest tube: Warren Street  
or Euston Square

**3 Great Ormond Street  
Children's Hospital**  
34 Great Ormond Street  
WC1N 3JH  
Nearest tube: Russell Square

**4 St Mary's Hospital**  
Praed Street W2 1NY  
Nearest tube: Paddington

**5 St Bartholomew's Hospital**  
West Smithfield EC1A 7BE  
Nearest tube: St. Paul's

**6 St Thomas' Hospital**  
Westminster Bridge Road  
SE1 7EH  
Nearest tube: Lambeth North

## 3.6 Veterinary Services



The UK is one of the world's biggest spenders when it comes to their pets - spending over £4bn a year on their furry friends. This means that veterinary care is available all over the country, but there is no government funded service available in the UK. The [PDSA](#) are a nationwide charity that provides subsidized and sometimes free pet care to eligible companion pets (or 'small furrries') within a prescribed catchment area of each surgery.

Alternatively, private veterinary surgeries offer annual or Pay-As-You-Go packages for your pets often providing complimentary check-ups between treatments.

[London Veterinary Surgeries](#) are a group of 7 surgeries that are scattered all across London. Their details can be found by clicking [here](#).

### So there you have it!

Your very own guide to what to do, who to call or where to go if you have any medical requirements (emergency or not). Although the likelihood of you needing to use any of these services are minimal, you can never be too careful when planning your trip.

This guide simply gives you the peace of mind so that you are able to fully focus on the many fantastic places you will be visiting. Be sure to check out our destination guide that unearths some hidden gems in the world of dining, entertainment and places to visit in London!



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# BACKGROUND INFORMATION

We are thesqua.re, a serviced apartments provider based in London. We offer serviced apartments to corporate clients and people who are relocating to London in need of a temporary place to stay.

With our extensive experience in this industry, we have realised that many expats ask the same questions about how to get settled in the city. For your convenience we have therefore created this insider's guide to navigating the market before, during and after your move to London.

We hope you will benefit from this guide and enjoy your stay in London.

**[www.thesqua.re](http://www.thesqua.re)**  
**[corporate@thesqua.re](mailto:corporate@thesqua.re)**  
**+44 (0) 203-691-3328**