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Brits Urged to Apply for Free Card Before Travelling That Could Save Them Hundreds

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Britons planning European holidays this summer are being encouraged to secure a free document that could spare them significant medical expenses abroad. The U.K. Global Health Insurance Card (GHIC), which replaced the former European Health Insurance Card (EHIC), offers access to essential healthcare across much of Europe, ensuring travellers are not left out of pocket if they fall ill or suffer an accident while away.

While comprehensive travel insurance remains the most robust protection against unexpected costs, the GHIC can provide considerable peace of mind. According to official guidance on the NHS website, “The U.K. Global Health Insurance Card (GHIC) lets you get necessary state healthcare in the European Economic Area (EEA), and some other countries, on the same basis as a resident of that country. This may be free, or it may require a payment equivalent to that which a resident would pay.”

Anyone who still holds a valid EHIC can continue to use it until its expiry date. After that, they will need to apply for a GHIC as a replacement. As demand increases during peak travel periods, holidaymakers are advised not to leave the process until the last minute. Postal delivery of the card can take up to 15 days, so early application is essential to avoid unnecessary stress before departure.

Every U.K. resident is eligible for a GHIC, and the process can be completed online free of charge. You can also include your spouse and children in the same application, though each person will be issued their card. Once you have submitted your details, you should receive an email confirmation from the NHS within 24 hours. It is worth checking your junk folder to ensure you don't miss any correspondence. In some cases, further information or documents may be requested to finalise your application.

For those who find themselves abroad without their card but in urgent need of treatment, a Provisional Replacement Certificate (PRC) can be requested. This temporary measure entitles you to the same state-funded healthcare that the GHIC provides until you return to the U.K..

The GHIC covers “medically necessary healthcare,” which refers to treatment that cannot reasonably be delayed until you are back home. This includes emergencies and A&E visits. However, certain pre-existing treatments, such as kidney dialysis or chemotherapy, must be prearranged with the healthcare provider in your destination country. Whether a particular treatment is deemed necessary is ultimately determined by local medical staff. Travellers should also be aware that state-provided healthcare is not always free. Unlike the NHS, many European systems require patients to contribute towards costs. You may be asked to pay the same fees as residents, so it is wise to familiarise yourself in advance with the healthcare arrangements of your destination.

Applying for a GHIC is a straightforward step that could save you hundreds of pounds should you face an unexpected illness or injury abroad. For more details and to apply, visit

the official NHS website.