



Cromwell Wilkes

Brexit Advice for EU Nationals in the UK

Factsheet 1

CSI

What is it? Do I need it?
How do I get it?



What is CSI?

CSI is Comprehensive Medical Insurance. This means private medical insurance or insurance provided by a European Health Insurance Card.



Do I need CSI?

As an EU national in the UK, you only need CSI if you are not working and want to apply for permanent residency.

Two categories of EEA citizens in the UK may need CSI :

1

Students*

*only those not working at the same time they are studying. If you have a part-time job, for instance, you don't need CSI

2

Self-sufficient Persons

(Self-sufficient persons are those not being a 'burden' on the state; they do not claim benefits; they cover their own accommodation costs, or their friends / family provide them with free accommodation)



These categories of people will need to show proof of CSI if they wish to apply for Permanent Residence.

Permanent Residence is the best way of guaranteeing that, after Brexit, your rights to live in the UK will remain the same.



Although the government's plans for the Brexit negotiations remain unclear, we can be fairly sure that those EU nationals with Permanent Residence will be unaffected by Brexit, and therefore can continue their lives in the UK without disruption.



Do my family members need CSI?

If you are a 'self sufficient person' or a 'student' and you want to apply for Permanent Residence, your family members will also need CSI. You will have to show proof of the whole family's CSI when you make your application.



How do I get CSI?



EHIC

The easiest way to get CSI is by applying for a European Health Insurance Card (EHIC). You can find out more about this [here](#). It is available to all EEA country nationals (all EU countries, plus Iceland, Norway and Lichtenstein).

In making the application for your card, you'll be asked to give basic information such as your full name, address and date of birth. You'll have to supply a valid social insurance number and you may have to provide proof of it – this could be in the form of a tax document (from HMRC) or another official document that shows your name and address along with the number.



Does an EHIC cost money?

No. EHICs are free.



How long does it take to get an EHIC?

The quickest way is to apply online [here](#). Your EHIC will normally arrive within seven days and will usually be valid for five years.



What about private health insurance?

Another option is to buy a private health insurance - it should be 'comprehensive' - this means one that covers the majority of treatment for most accidents, illnesses and conditions. Popular comparison sites such as [Confused.com](#), [MoneySupermarket.com](#), Compare The Market and Gocompare provide facilities for comparing health insurance quotes.



Can I cancel the CSI after I submit my application?

No. You need to show continuous medical insurance for the whole period that you are not working and it is simple for UKVI to check if the insurance is in force or was cancelled immediately.



Cromwell Wilkes Limited is a law firm offering advice and representation on Immigration Law in Hammersmith, West London. Our clients come from all over the world. We are committed to promoting the facts around Brexit and how EU nationals are affected.

This is Factsheet #1 in our series that will cover issues such as advice for employers after Brexit, advice on applying for permanent residency, and answering other questions we hear such as 'Can I get a mortgage as an EU national in the UK now?'

To receive all the free factsheets in the series, follow us on Facebook or Twitter below!



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Please note: all cases are different and this factsheet aims to give a broad understanding of the facts of the law. It cannot compare with seeking independent legal advice, and we would always recommend doing this if you are unsure.

