# British Army veteran hit with £20,000 NHS bill after heart attack abroad



A British Army veteran now faces a staggering £20,000 NHS bill following a severe medical emergency incurred while working abroad. Steve Foreman, who served in the Army and spent over two decades working in Africa and the Middle East, suffered a heart attack in 2013 while stationed on an oil rig in Ethiopia. His condition quickly deteriorated, leading to a catastrophic cardiac arrest, multiple organ failures, and a 13-day coma in a Nairobi hospital. The complexities surrounding his subsequent treatment highlight significant challenges faced by individuals whose residency status is misclassified when accessing NHS services.

After undergoing extensive treatment in Kenya, Mr Foreman was airlifted back to the UK, initially receiving care at Worksop Hospital in Nottinghamshire. His brother, Grant, reached out to the NHS to confirm whether Steve would be entitled to free treatment, expecting the usual provisions afforded to UK citizens. To Mr Foreman's disbelief, he was informed he was classified as an “overseas visitor” due to his more than two-year absence from the UK, rendering him liable for a hefty bill.

The Department of Health and Social Care's policies stipulate that anyone not “ordinarily resident” in the UK must bear the cost of NHS services, a regulation that has increasingly come under scrutiny. Individuals such as Mr Foreman, who have lived abroad yet retain British citizenship, often find themselves caught in the bureaucratic web of residency documentation. The criteria for establishing residency can be stringent, requiring proof of continuous residence, which many expatriates may lack due to their work commitments. This situation not only raises concerns over the fairness of charging British citizens for healthcare services but also complicates the recovery process for those who face health emergencies abroad.

Speaking about his experience, Mr Foreman expressed his disbelief upon receiving the demand for payment. “I told them, ‘I’m a British citizen. I’ve served in the British Army. I nearly died. Now you’re chasing me for £20,000?’ It doesn’t seem right.” Despite assistance from local MPs and the Veterans’ Foundation advocating for his case, officials maintained their stance, leaving him to navigate the financial burden himself. By the time Mr Foreman was discharged, he faced mobility challenges and ongoing recovery issues stemming from his extended hospitalisation.

The scenario faced by Mr Foreman is not isolated; other veterans and expatriates have reported similar experiences, raising vital questions about the NHS’s approach to overseas treatment costs. The complexity of residency regulations may disproportionately affect those who have served the country and subsequently contribute to its economy from abroad. As NHS guidelines continue to evolve, there is a pressing need for clarity and reform to ensure that British citizens receive the medical attention they deserve without the looming threat of financial repercussions linked to their residential status.

In conclusion, the situation underscores an urgent call for a review of the existing NHS policies surrounding overseas visitors. While designed to manage resources effectively, these regulations must also consider the contributions and rights of citizens, particularly those who have risked their lives in service to the nation. Steve Foreman's story serves as a poignant reminder of the necessity for transparency and compassion within the healthcare system, ensuring that no veteran is left to grapple with unnecessary financial distress during their most vulnerable moments.

## Reference Map:

* Paragraph 1 – [[1]](https://www.express.co.uk/news/uk/2061631/british-army-veteran-62-wakes), [[4]](https://www.newcastle-hospitals.nhs.uk/information-for-all-patients-visitors/overseas-visitors/)
* Paragraph 2 – [[1]](https://www.express.co.uk/news/uk/2061631/british-army-veteran-62-wakes), [[2]](https://www.cddft.nhs.uk/patients-and-visitors/overseas-visitors), [[6]](https://www.liverpoolwomens.nhs.uk/patients/overseas-visitors/)
* Paragraph 3 – [[3]](https://www.royalfree.nhs.uk/patients-and-visitors/overseas-visitors-and-eligibility-nhs-treatment/submit/43795), [[7]](https://www.gov.uk/government/publications/nhs-cost-recovery-overseas-visitors/charging-overseas-visitors-in-england-guidance-for-providers-of-nhs-services)
* Paragraph 4 – [[4]](https://www.newcastle-hospitals.nhs.uk/information-for-all-patients-visitors/overseas-visitors/), [[5]](https://www.ouh.nhs.uk/patient-guide/overseas-visitors/)
* Paragraph 5 – [[1]](https://www.express.co.uk/news/uk/2061631/british-army-veteran-62-wakes), [[5]](https://www.ouh.nhs.uk/patient-guide/overseas-visitors/)
* Paragraph 6 – [[1]](https://www.express.co.uk/news/uk/2061631/british-army-veteran-62-wakes), [[3]](https://www.royalfree.nhs.uk/patients-and-visitors/overseas-visitors-and-eligibility-nhs-treatment/submit/43795)

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

1. <https://www.express.co.uk/news/uk/2061631/british-army-veteran-62-wakes> - Please view link - unable to able to access data
2. <https://www.cddft.nhs.uk/patients-and-visitors/overseas-visitors> - This page from County Durham and Darlington NHS Foundation Trust outlines the criteria for determining if someone is an 'overseas visitor' and the associated charges. It explains that individuals not 'ordinarily resident' in the UK, including British citizens living abroad, may be liable for NHS treatment costs. The page also details the necessary documentation required to prove residency status and the exemptions that apply to certain NHS services.
3. <https://www.royalfree.nhs.uk/patients-and-visitors/overseas-visitors-and-eligibility-nhs-treatment/submit/43795> - The Royal Free London NHS Foundation Trust provides information on NHS eligibility for overseas visitors. It clarifies that the NHS is a residency-based healthcare system, and individuals not 'ordinarily resident' in the UK, including British nationals living abroad, may be charged for services received. The page also discusses the assessment process for NHS eligibility and the documentation required to establish residency status.
4. <https://www.newcastle-hospitals.nhs.uk/information-for-all-patients-visitors/overseas-visitors/> - Newcastle Hospitals NHS Foundation Trust explains that anyone not 'ordinarily resident' in the UK at the time of treatment is considered an 'overseas visitor' and may be charged for NHS services. The page outlines the hospital's legal obligation to determine a patient's residency status and the potential charges for treatment. It also provides information on establishing residency and the exemptions that apply to certain NHS services.
5. <https://www.ouh.nhs.uk/patient-guide/overseas-visitors/> - Oxford University Hospitals NHS Foundation Trust details the NHS policy on hospital treatment for overseas visitors. It states that individuals not 'ordinarily resident' in the UK at the time of treatment may be required to pay for NHS hospital treatment. The page outlines the criteria for determining residency status, the exemptions to charges, and the necessary documentation to prove entitlement to free healthcare.
6. <https://www.liverpoolwomens.nhs.uk/patients/overseas-visitors/> - Liverpool Women's NHS Foundation Trust provides information for overseas visitors regarding NHS treatment charges. It explains that anyone not 'ordinarily resident' in the UK at the time of treatment is considered an 'overseas visitor' and may be charged for services received. The page outlines the hospital's legal obligation to establish a patient's residency status and the exemptions that apply to certain NHS services.
7. <https://www.gov.uk/government/publications/nhs-cost-recovery-overseas-visitors/charging-overseas-visitors-in-england-guidance-for-providers-of-nhs-services> - The UK government's guidance document outlines the procedures for charging overseas visitors in England. It clarifies the difference between overseas visitors and private patients, stating that overseas visitors who are liable for charges are NHS chargeable patients. The document provides guidance for NHS service providers on confirming lawful residence and the process for recovering costs from overseas visitors.