



SURVEY REPORT

Expat Focus Health & Insurance *Report* 2026

What 790 expats in 66 countries told us about healthcare and health insurance abroad

Fielded 22 September to 22 October 2026

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Foreword

Healthcare is one of the questions we're asked most often at Expat Focus, and one of the hardest to answer well. Official guides tell you how a system is meant to work. They rarely tell you what it's like to use it as a newcomer: how long you'll wait, what you'll pay that you didn't expect, and what you'll wish someone had told you.

So we asked. This autumn, 790 expats living in 66 countries told us about the healthcare they use, the insurance they hold, and what surprised them. Most of the news is good. Seven in ten are satisfied with their healthcare, and most say it has matched or beaten what they expected. But the survey also shows where people get caught out, and much of it comes down to planning before the move.

This is the first edition of an annual report. We'll run the survey again each year, so future editions can show what's changing.

Thank you to everyone who took part, and to the many who wrote at length about their experience. Your answers will help the next person who's about to make the same move.

Expat Focus

Key findings

70%

are satisfied with their healthcare

81%

say it matched or beat their expectations

29%

put off care they needed in the past year

42%

wish they had dental cover

- **Most expats are happy with their healthcare.** 70% are satisfied with the healthcare they can access, and 81% say it has matched or beaten what they expected before moving.
- **Healthcare rarely decides the move.** Only 22% say healthcare was very or extremely important when choosing where to live.
- **But it catches people out.** In the past year, 29% put off or went without care they needed, and 26% had a significant unexpected medical bill. More than a third of those bills (37%) were over \$1,000.
- **Cost is the main reason care gets put off** (47% of those who delayed), ahead of waiting times (42%) and insurance that wouldn't pay enough (32%).
- **Half hold private health insurance** (50%), and price is what decides the choice (52%). Premium increases are the biggest frustration (23%).
- **Dental is the cover expats most wish they had** (42%), well ahead of mental health (21%).
- **Access is often quick.** Half saw a doctor within three days for their last non-emergency appointment (50%), and 70% within a week.

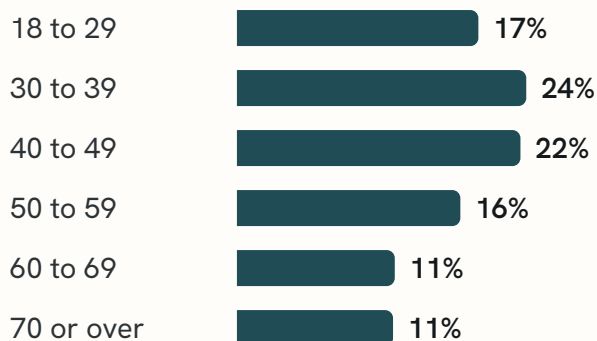
- **Americans and Britons see costs very differently.** 85% of American expats say healthcare where they live is cheaper than at home; 52% of British expats say it costs more. Yet both are equally satisfied (71% and 74%).

Who took part

790 expats living in 66 countries completed the survey. Nine countries had 50 or more respondents and get their own snapshot later in this report: Spain, Germany, France, Italy, the United States, the United Kingdom, Canada, Australia and Japan.

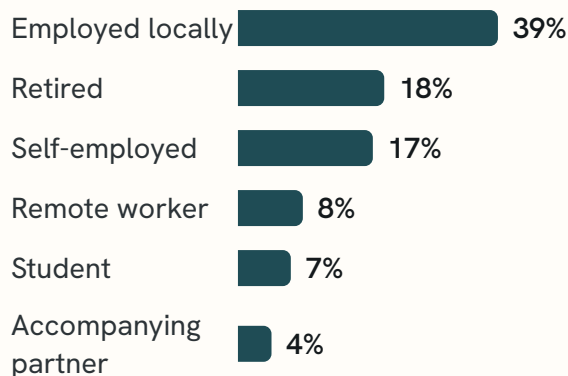
- **Citizenship:** British 37%, American 34%, Canadian 6%, Australian 4%, Irish 4%, South African 3%, and 39 other nationalities.
- **Age:** 18 to 29, 17%; 30 to 39, 24%; 40 to 49, 22%; 50 to 59, 16%; 60 to 69, 11%; 70 or over, 11%.
- **Situation:** employed locally 39%, retired 18%, self-employed 17%, remote workers 8%, students 7%, accompanying partners 4%.
- **Time abroad:** 63% have lived in their current country for five years or more, including 42% for more than ten.
- **Who moved with them:** half moved alone (50%), 28% with a partner and 14% with a partner and children.

Age



All 790 respondents.

Situation

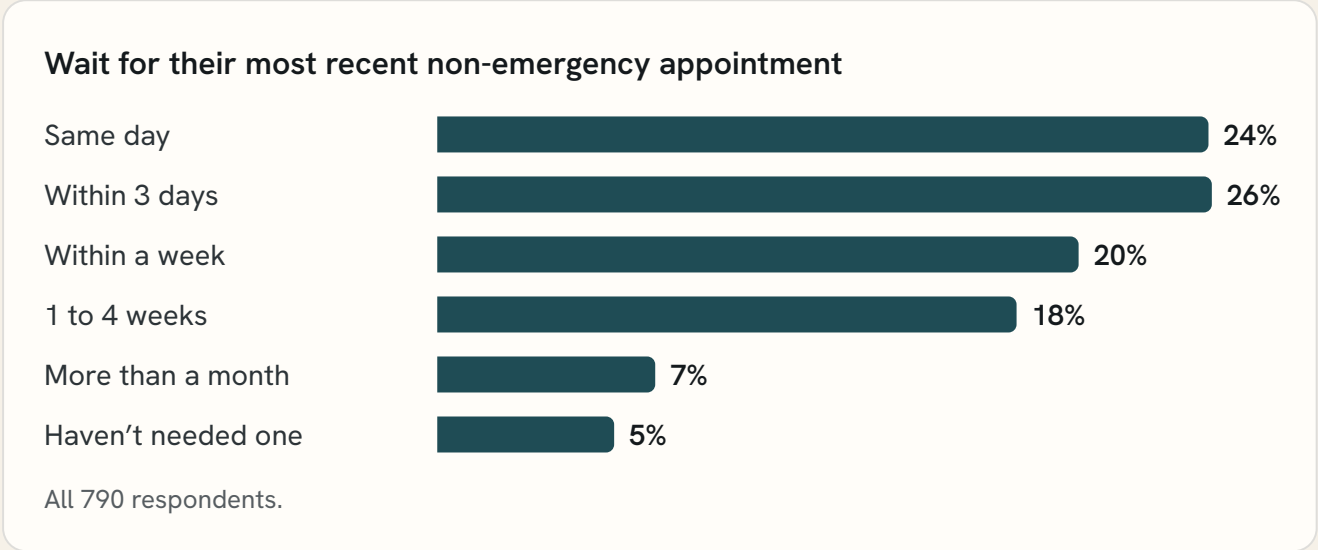


All 790 respondents. "Other" (7%) not shown.

How expats access healthcare

Nearly half of the expats who took part mainly use their country's public system (48%), 22% mainly use private healthcare and 28% use both. Most have needed more than routine care: 59% have had specialist or hospital treatment, including emergency care, since moving.

Getting seen. For their most recent non-emergency appointment, 24% were seen the same day and 50% within three days. 70% were seen within a week. 18% waited one to four weeks and 7% more than a month.



Understanding the system. 42% find it easy to understand how healthcare works where they live, what's covered and how to get it; 27% find it difficult.

Language. 55% say it's easy to find doctors who speak English or their preferred language, and 20% say it's difficult. Mental-health care is where language matters most: 41% say mental-health support in a language they speak would be easy to get, while 24% say it would be difficult.

Health insurance

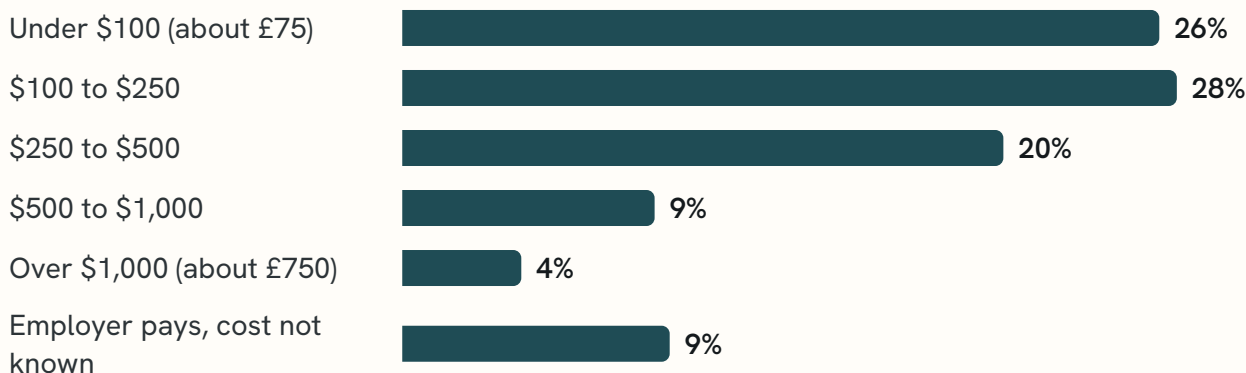
Half of the expats who took part (50%) hold private health insurance that covers them where they live.

What kind of cover. Among those insured, most have a local or domestic plan (78%); 18% have an international or expat plan, and 2% rely on travel insurance alone.

Who pays. Two-thirds pay for their own cover (66%), 24% have it paid in full by their own or their partner's employer, and 10% split the cost. Among insured expats aged 60 and over, 94% pay for it themselves.

What it costs. Monthly premiums vary widely: 26% pay under \$100 (about £75), 28% pay \$100 to \$250, 20% pay \$250 to \$500, 9% pay \$500 to \$1,000 and 4% pay more than \$1,000. A further 9% have employer cover and don't know the cost. Half of policies cover just the policyholder (50%); 24% cover a couple and 26% a family with children.

Monthly cost of private health insurance



398 insured respondents. "Don't know" (4%) not shown.

How it was arranged. 46% bought direct from the insurer, 29% through an employer and 18% through a broker or adviser. Older expats are much more likely to use an adviser: 40% of insured expats aged 60 and over arranged cover this way, against 12% of those under 60.

What mattered when choosing. Price comes first (52%), followed by the choice of hospitals and doctors (36%). 27% say their plan was the only option they were offered, usually through work. The insurer's reputation (22%), English-speaking customer support (16%), cover for pre-existing conditions (14%) and a recommendation from someone they trust (14%) follow.

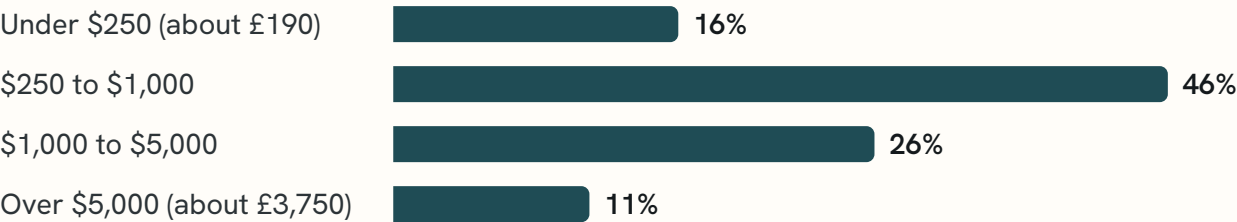
Frustrations. Premium increases are the biggest frustration (23%), then claims and reimbursement (14%), exclusions and small print (14%) and finding doctors the insurer will pay for (12%). 16% say they have no frustration at all. A quarter (25%) have switched insurer since arriving.

Why some don't have private cover. Among those without private insurance, two-thirds (67%) say the public system covers what they need. 46% say private cover is too expensive, 8% are covered another way, 7% didn't know they needed it and 5% were declined or couldn't get cover.

Costs and gaps in cover

Unexpected bills. In the past 12 months, 26% had a significant unexpected out-of-pocket medical cost. Of those, 16% paid under \$250, 46% paid \$250 to \$1,000, 26% paid \$1,000 to \$5,000 and 11% paid more than \$5,000 (about £3,750).

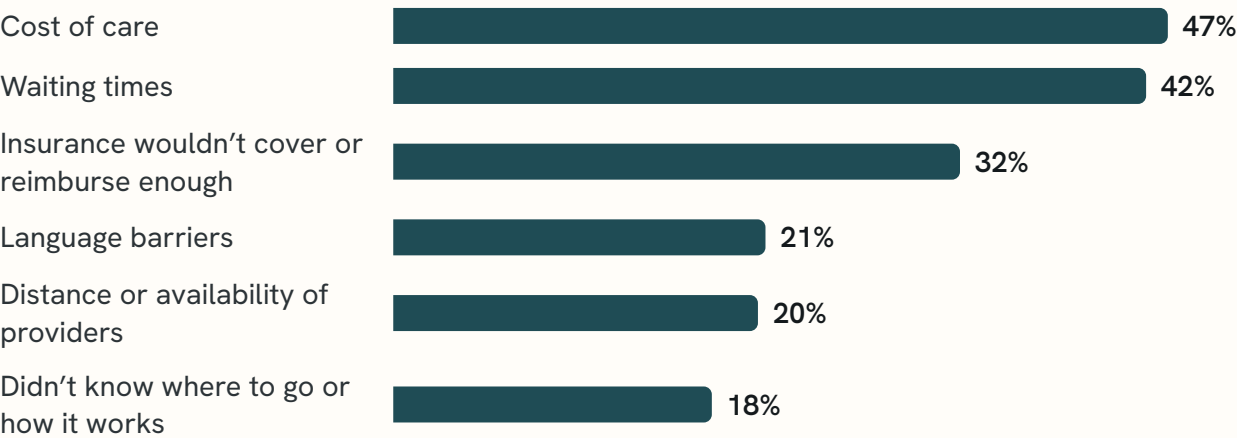
Size of the unexpected bill



206 respondents who had an unexpected bill. "Prefer not to say" (2%) not shown.

Putting off care. 29% postponed or went without medical care they needed in the past year. The reasons they gave were the cost of care (47%), waiting times (42%), insurance that wouldn't cover or reimburse enough (32%), language barriers (21%), the distance to or availability of providers (20%), and not knowing where to go or how the system works (18%).

Why they put off care



231 respondents who put off care. More than one answer allowed. "Other" not shown.

Cover they wish they had. Dental is the clear gap: 42% wish they had dental cover. Mental health (21%), cover when visiting their home country (18%), pre-existing or chronic conditions (14%) and emergency evacuation or repatriation (10%) follow. 31% say they're well covered and wish for nothing more.

Compared with home. 46% say healthcare where they live is cheaper than in their home country, 33% say it's more expensive and 15% say it's about the same. Where people come from matters more than where they live; see "American and British expats compared" below.

Expectations and advice

Healthcare is rarely a deciding factor. Only 22% say healthcare was very or extremely important when they chose where to move; 30% say it wasn't important at all. Older expats give it more weight: 33% of those aged 60 and over called it very or extremely important.

Most are pleasantly surprised. 81% say healthcare has matched or beaten what they expected before moving, including 41% who say it's better than expected. 19% say it's worse.

Older expats are more often very satisfied. 38% of those aged 60 and over are very satisfied with their healthcare, against 20% of those under 60, and fewer of them put off care in the past year (22% against 31%).

One thing they wish they'd known

We asked everyone: "What is one thing you wish you had known about healthcare in the country where you live before you moved?" 592 people described something specific. Costs came up most often, in about a third of answers: GP fees, prescription charges, deductibles and premiums that rise with age. Next, each in about one in six answers, came how the system works (referrals, the lack of a family-doctor system in some countries, and organising your own care), gaps in cover such as dental, eye care and mental health, and waiting times for specialists. About one in ten were positive surprises.

"How easy and affordable it is. I would have come sooner." (Taiwan)

"I wish I had mapped out all of my options with a professional first." (Portugal)

"Initially I kept my US insurance. This cost me about \$900 per month. I had this for several months before I realized I did not need to be paying it." (Trinidad and Tobago)

"I wish I knew about 'eigen risico' (own risk), where you have to pay a minimum sum per year before the insurance kicks in." (Netherlands)

"If you join after a certain age, there is a late joiner penalty which is added onto your monthly cost for life." (South Africa)

"Just how easy and fast medical care in Thailand is! Top notch!" (Thailand)

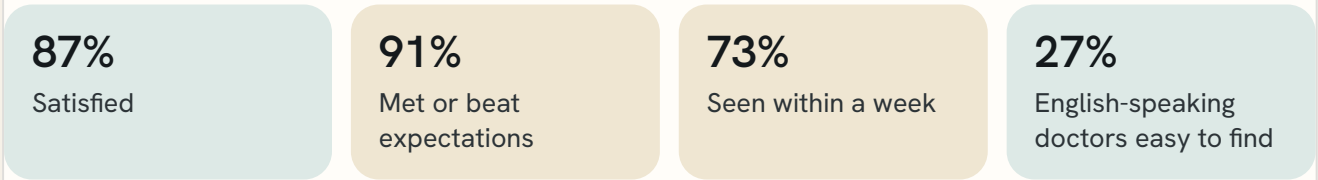
Before you move: five things the survey suggests

1. **Find out what the public system covers for you**, and when. Eligibility can depend on your visa, your residence status or a reciprocal agreement with your home country, and registering can take months. Start the paperwork early.
2. **Budget for what's not covered.** Dental, eye care, prescriptions and GP fees are the costs people most often didn't expect. Dental is the cover expats most wish they had.
3. **Check how premiums change with age** before you buy private cover, along with waiting periods and pre-existing condition rules. Premium increases are the biggest frustration among insured expats.
4. **Learn how you'll actually get seen:** whether you need a referral, whether there's a family doctor system, and who books the specialist.
5. **If language matters to you, plan for mental-health care in particular.** It's the area where expats find it hardest to get support in a language they speak.

Country snapshots

These nine countries each had 50 or more respondents. With around 50 people per country, each figure has a margin of error of about 14 points, so we only describe a gap between two countries as a difference when it's 20 points or more. Each snapshot uses questions that everyone answered.

France



55 respondents living in France

Nearly nine in ten expats in France are satisfied with their healthcare (87%), and more than half are very satisfied (56%). 91% say it has matched or beaten what they expected, and 64% say it's better than expected.

Access is quick for most: 53% were seen within three days for their last non-emergency appointment and 73% within a week. Most expats in France (69%) hold private health insurance alongside the public system, and 76% have had specialist or hospital treatment since moving. Only 20% put off care in the past year.

Getting into the system takes the most patience. 40% find the system difficult to understand, and several people wished they'd started their paperwork, and their top-up cover, sooner. 27% find it easy to get English-speaking doctors.

“I wish I had known to supplement the public health care insurance plan with a private one at the start.” (France)

[Moving to France](#) [Healthcare in France](#)

Japan



50 respondents living in Japan

Japan is the quickest of the nine countries in this report for getting seen. 68% of expats in Japan were seen the same day for their last non-emergency appointment, 82% within three days and 90% within a week.

82% are satisfied and 90% say healthcare matched or beat their expectations. 74% say it's cheaper than at home, and only 14% had a significant unexpected bill in the past year. 56% find the system easy to understand. Most rely on the national system: only 18% hold private insurance.

Language is the main hurdle. 16% find it easy to get English-speaking doctors, and 60% say mental-health support in a language they speak would be difficult to get.

“That the Japanese healthcare system is extremely efficient and easy to use, especially once you overcome the language barrier.” (Japan)

“There are no GPs like the UK, you need to have some idea of the type of problem you have and choose the relevant clinic.” (Japan)

Moving to Japan Healthcare in Japan

Spain

75%

Satisfied

90%

Met or beat expectations

68%

Seen within a week

21%

English-speaking doctors easy to find

68 respondents living in Spain

Fewer than one in five expats in Spain put off care in the past year. Only 18% postponed or went without care they needed, and 18% had a significant unexpected bill.

75% are satisfied and 90% say healthcare matched or beat what they expected, with 54% saying it's better than expected. 53% find the system easy to understand and 53% say it's cheaper than at home. 34% of expats in Spain mainly use private healthcare, and half (50%) hold private insurance. 68% were seen within a week.

Language is the thing to plan for. 21% find it easy to get English-speaking doctors and 41% find it difficult, and dental cover is the most-wished-for gap (43%).

*“Healthcare is now the number one reason I will probably live in Spain forever.”
(Spain)*

*“I wish there was some sort of register of English-speaking doctors and dentists.”
(Spain)*

Moving to Spain Healthcare in Spain

Germany

78%

Satisfied

83%

Met or beat
expectations

67%

Seen within a week

46%

English-speaking
doctors easy to find

63 respondents living in Germany

Few expats in Germany are caught out by medical bills. 17% had a significant unexpected cost in the past year.

78% are satisfied and 83% say healthcare matched or beat their expectations, with 51% saying it's better than expected. Most use the public system (68%); only 24% hold private insurance. 67% were seen within a week, and 46% find it easy to get English-speaking doctors.

The things to plan for are mental-health care and the extras. 46% say mental-health support in their language would be difficult to get, and 35% wish they had mental-health cover. Dental is the most-wished-for cover (48%). 44% find healthcare more expensive than at home, and 33% cheaper.

“So much of the planning side is on the patient. If they have a big problem, they see their GP to then get a referral to another doctor. Once you have that, it is on the patient to find the specialist themselves.” (Germany)

“To get extra dental insurance early.” (Germany)

Moving to Germany Healthcare in Germany

Australia

75%

Satisfied

85%

Met or beat expectations

81%

Seen within a week

85%

English-speaking doctors easy to find

52 respondents living in Australia

Most expats in Australia are seen quickly. 60% were seen within three days for their last non-emergency appointment and 81% within a week.

75% are satisfied and 85% say healthcare matched or beat what they expected. 85% find it easy to get English-speaking doctors and 69% say mental-health support in their language would be easy to access. 60% hold private health insurance, and 50% mainly use the public system.

Costs are the thing to plan for: 44% find healthcare more expensive than at home, and dental is the most-wished-for cover (54%).

“Dental is not covered by Medicare and is therefore very expensive.” (Australia)

Moving to Australia **Healthcare in Australia**

United Kingdom

69%

Satisfied

73%

Met or beat expectations

67%

Seen within a week

91%

English-speaking doctors easy to find

55 respondents living in the United Kingdom

Nine in ten expats in the UK find English-language care easy to get (91%), and two-thirds find the system easy to understand (67%).

80% say healthcare is cheaper than in their home country, and 55% say it's much cheaper. 64% mainly use the NHS, and 36% hold private insurance. 69% are satisfied, 73% say healthcare matched or beat their expectations, and 67% were seen within a week. 73% say mental-health support would be easy to access in their language.

Dental is the gap: 60% wish they had dental cover, and several people wished they'd known how long specialist waits can be.

"I wish I had known how the healthcare system works, including how to register with a GP, access specialist care, and understand the waiting times before I moved." (United Kingdom)

"I wish I would have put money aside for services like these." (United Kingdom, on dental care)

Moving to the UK Healthcare in the UK

Canada

54%

Satisfied

75%

Met or beat expectations

54%

Seen within a week

73%

English-speaking doctors easy to find

52 respondents living in Canada

Expats in Canada find English-language care easy to get. 73% say it's easy to find English-speaking doctors, and 73% say mental-health support in their language would be easy to access.

69% mainly use the public system and 56% say healthcare is cheaper than at home. 54% are satisfied and 75% say it matched or beat what they expected.

Access is the thing to plan for. 54% were seen within a week for their last non-emergency appointment, and 42% put off or went without care in the past year. Finding a family doctor came up often in what people wish they'd known.

"How overblown people's complaints were about wait times and getting a family doctor. Everything was much easier than I expected." (Canada)

"That each province has its own separate healthcare program." (Canada)

Moving to Canada Healthcare in Canada

Italy

58%

Satisfied

69%

Met or beat expectations

53%

Seen within a week

9%

English-speaking doctors easy to find

55 respondents living in Italy

Most expats in Italy say healthcare has lived up to their expectations (69%), and more than a quarter were seen the same day for their last non-emergency appointment (27%).

58% are satisfied. Most use the public system, alone (51%) or alongside private care (31%), and 44% hold private insurance.

Language and specialist waits are the things to plan for. 9% find it easy to get English-speaking doctors, and 60% find it difficult. 45% put off or went without care in the past year, and three-quarters (75%) wish they had dental cover. Many people wished they'd known how long specialist appointments can take through the public system, and that paperwork matters.

“The importance of paperwork: ensuring one is in the system.” (Italy)

“I wish I had known how long I might have to wait for specialist appointments through the public healthcare system.” (Italy)

Moving to Italy Healthcare in Italy

United States

56%

Satisfied

69%

Met or beat expectations

56%

Seen within a week

82%

English-speaking doctors easy to find

55 respondents living in the United States

Expats in the US find English-language care easy to get (82%), and 65% say mental-health support in their language would be easy to access.

Most expats in the US hold private insurance (67%) and 47% mainly use private healthcare. 56% are satisfied and 69% say healthcare matched or beat their expectations.

Costs are the thing to plan for. 78% say healthcare is more expensive than in their home country, 38% had a significant unexpected bill in the past year, and 67% find the system difficult to understand. 56% were seen within a week.

“How important it is to understand your insurance coverage, deductibles, and which providers are in-network.” (United States)

“You can ask for a breakdown of expenses and they usually reduce the fees.” (United States)

Moving to the US Healthcare in the US

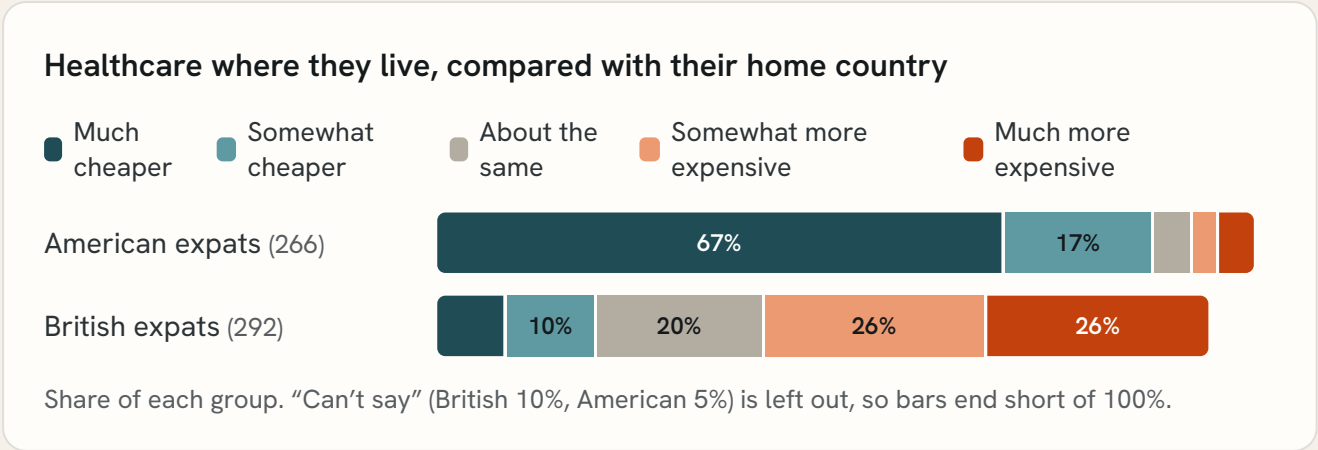
American and British expats compared

American and British expats are the two largest groups in the survey (266 and 292 people), large enough to compare with a margin of error of about 6 points.

	British expats	American expats
Healthcare where they live is cheaper than at home	18%	85%
Healthcare where they live is more expensive than at home	52%	7%
Satisfied with their healthcare	74%	71%
Hold private health insurance	51%	48%
Put off care in the past year	29%	29%
Healthcare very or extremely important when choosing where to move	15%	26%
Have lived in their country for more than ten years	51%	34%

The cost gap is the clearest finding in the survey. 67% of American expats say healthcare abroad is much cheaper than at home; only 8% of British expats say the same. The same kind of healthcare abroad feels inexpensive to Americans and costly to Britons, which says as much about home as about abroad. Yet satisfaction is almost identical, as is the share who put off care.

Americans also gave healthcare more weight when choosing where to move (26% against 15%).



About the survey

- **Dates and method.** The Expat Focus Health & Insurance Survey 2026 ran online in English from 22 September to 22 October 2026. 807 people completed it; 790 responses are used here after quality checks, which removed responses flagged by the survey platform as low quality and completions faster than a third of the median time (6.3 minutes).
- **Who was invited.** People living outside the country they're originally from. Respondents came from Expat Focus's newsletter, website and social channels (161 responses) and from Prolific, a research panel whose members are paid for their time, screened to people living abroad and mostly to those holding British, American, Irish, Canadian, Australian, New Zealand or South African citizenship (629). The panel brought more working-age respondents; Expat Focus readers who took part are older, and 70% of them are retired.
- **What the figures describe.** The results describe the expats who took part. This isn't a random sample of all expats, and figures aren't weighted: there's no reliable count of the expat population to weight against.
- **Margins of error** (95% confidence): about 3.5 points for all 790, about 6 points for British and American expats, and about 14 points for each country of around 50.
- **Country snapshots** are given only for countries with 50 or more respondents. Questions answered only by insured respondents (398 people) aren't broken down by country.
- **Rounding.** Percentages are rounded, so some don't add up to 100. Where people could choose more than one answer, totals exceed 100.
- **Anonymity.** The survey collected no names or email addresses. Quotes are attributed by country of residence only. An optional prize draw was run separately and wasn't linked to answers.
- **An annual survey.** This is the first Expat Focus Health & Insurance Survey. We'll run it every year, so later editions can compare results year on year.

Using these findings

You're welcome to quote these findings and use the figures in your own articles, reports and videos, with a link to the report.

Suggested citation: Expat Focus (2026). *Expat Focus Health & Insurance Report 2026*. <https://www.expatsfocus.com/research/health-and-insurance-report-2026>

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