

**HEALTH****SPAIN**



## **Welcome to Spain!**

**As you prepare for your new life abroad, having the right information to hand can help make the planning, moving and settling in much easier.**

**This guide has everything you need to begin navigating health care in Spain.**

# 01 YOUR HEALTH IN SPAIN

The General Social Security Fund	5
The Spanish healthcare system	6
Eligibility	7
Do you need insurance in Spain?	8

# 02 DAY-TO-DAY HEALTH CARE

Primary care services	10
Language barrier	11
Booking an appointment	12
Prescription coverage	13

# 03 EMERGENCY MEDICAL SERVICES

In an emergency	15
In a non-emergency	16
Useful phrases to learn	16

# 04 DENTAL AND VISION

Dental care	19
Vision care	20





# YOUR HEALTH IN SPAIN



# THE GENERAL SOCIAL SECURITY FUND

When you work and live in Spain, you are required to register with the General Social Security Fund, *Tesorería General de la Seguridad Social* (TGSS) at any of its offices across the country. To enrol, you will need:

- **A valid passport or identity card**
- **A certificate of residence**
- **A previously registered address at the *ayuntamiento*, the local town hall**





# THE SPANISH HEALTHCARE SYSTEM

Enrolling for social security and paying Spanish income tax entitles you to state-sponsored health care. If you are ineligible, you may have to take out private health insurance or pay out of pocket.

Every member of your household will need their own *Tarjeta Sanitaria*, a personal health care card that has to be physically presented when you access public health services or purchase medicine from pharmacies. The card is known by different names depending on the *comunidad autónoma*, the autonomous region you live in. In most regions, you can apply for the card online.

In Valencia, the card is known as *Sistema de Información Poblacional* (SIP card), and can be applied for at a local medical centre.







# ELIGIBILITY



As an expat, the Spanish National Healthcare System, or *Sistema Nacional de Salud* (SNS), guarantees free health care, if you are:

- **An employed resident in Spain who makes social security contributions (this includes self-employment)**
- **A resident who is receiving certain state benefits**
- **A resident who has recently divorced or separated from a partner who has social security**
- **A resident under 18 years old**
- **A resident who is pregnant**
- **A student in Spain under 26 years old. European students are also eligible for the European Health Insurance Card (EHIC) card**
- **Receiving a Spanish state pension after making 37 years worth of social security contributions**
- **A short-term visitor with an EHIC card**
- **A citizen of a nation with which Spain has a bilateral agreement such as Andorra, Brazil, Chile, Ecuador or Peru**

With a valid *Tarjeta Sanitaria* card, you can visit any general practitioner (GP), local health centre, hospital or paediatrician. You will need a GP's referral to access specialist doctors.



# DO YOU NEED INSURANCE IN SPAIN?

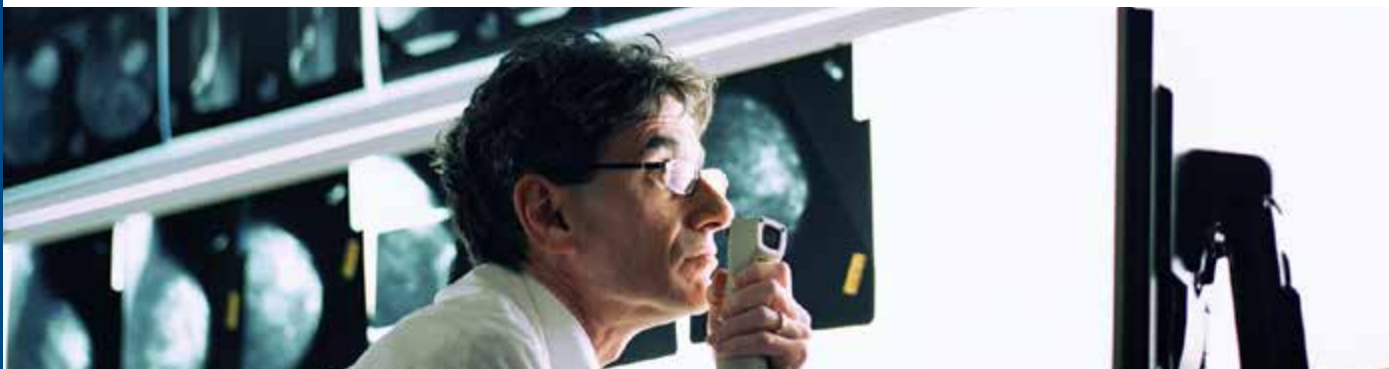
Like many other socialised healthcare systems, the Spanish National Healthcare System is highly rated but suffers from long waiting times for appointments and treatments.

Like many expats in Spain, you may want to consider taking out private health insurance for yourself and your family, if you:

- **Are ineligible for state health care**
- **Anticipate the need for regular treatments**
- **Want to guarantee access to English-speaking doctors**
- **Want to skip the lengthy queues**
- **Want direct access to specialists**
- **Prefer a private room for in-patient services**

Many health insurance companies offer a selection of plans to cater to the needs of you and your family in Spain.

Those insurance policies typically cost between €50-120 a month depending on the coverage offered. The good news is that the cost of medical treatment in Spain is relatively low even if you are not covered by insurance.



It is always a good idea to inform your insurance provider before seeking treatment. For some insurance providers, just showing your insurance card at your appointment is enough for the clinic or hospital to pass on the cost incurred directly to the insurer.

For others, they may require you to pay upfront and then reimburse you after you have received your treatment. Do check with your insurance agent ahead of time, just to be sure.





# DAY-TO-DAY HEALTH CARE





# PRIMARY CARE SERVICES



The Spanish healthcare system comprises hospitals, medical centres and clinics that are generally open from Mondays to Saturdays, from 9am–5pm. They offer diagnostic tests, therapeutic and palliative treatments and preventative medicine.

In larger towns and major cities, medical centres and clinics host:

- **Family doctors**
- **General practitioners (GP)**
- **Paediatricians**
- **Nurses**
- **Midwives**
- **Social workers**
- **Physiotherapists**

There are doctors and nurses in smaller villages, but they may not be available every day of the week.

The private industry does offer a wide range of telemedicine services to facilitate even smoother access to primary care, but in some instances, you may have to pay out of pocket.



## LANGUAGE BARRIER

Not all doctors in public health centres speak English. Some may even turn you away if you do not have an interpreter as it will lengthen the diagnostic and treatment process.

While the Spanish healthcare system provides free services for 90% of its citizens, it is easy to find private doctors. Private clinics and hospitals usually have shorter waiting times and almost always have English-speaking staff around to help you with your care.





# BOOKING AN APPOINTMENT

You can usually make a doctor's appointment over the phone or via an online booking system. Some operate on a first-come, first-served basis. As patients with the highest need of care are often seen first in state-funded clinics, you may be expected to wait even if you have arranged an appointment.

If you wish to seek care from a specialist, you will need a referral from a GP or family doctor. You may be able to skip this process if the specialist you seek has been approved by your private insurance company.

If you are relying on state coverage, remember to take your *Tarjeta Sanitaria* or personal health card when you visit doctors or hospitals in Spain.

Without state or private insurance, you will be expected to pay out of pocket. Average costs\* are:

- **Initial consultation: €40**
- **Blood tests: €80**
- **Specialist consultation: €80-150**
- **One-day hospital stay: €200**

*\*At the time of writing in 2022.*





## **PRESCRIPTION COVERAGE**

Appointments at state-funded facilities are generally free, but drug prescriptions are usually only partially subsidised. Your subsidy is calculated based on your annual income and social situation.

This is how much you are expected to contribute to prescription costs:

- **If you are of working age and earn €18,000 or less a year: 40%**
- **If you are a state pensioner and earn €18,000 or less a year: 10% (maximum of €8 a month)**
- **If you are of working age and earn €18,000–100,000 a year: 50%**
- **If you are a state pensioner and earn €18,000–100,000 a year: 10% (maximum of €18 a month)**
- **If you are of working age and earn more than €100,000 a year: 60%**
- **If you are a state pensioner and earn more than €100,000 a year: 60% (maximum of €60 a month)**



# EMERGENCY MEDICAL SERVICES







# IN AN EMERGENCY

*Servicios de Emergencias Médicas* (SEM), or public emergency services, are provided by regional governments. If you need medical or other urgent assistance, dial these emergency service numbers:

- **General emergencies: 112**
- **Medical emergencies / Ambulance: 061**
- **AIDS / HIV helpline: 902 424 424**
- **Maritime Sea Rescue: 900 202 202**

Remember to ask the *telefonista*, or emergency line operator, for an English speaker if required.

Some other forms of emergency services available in Spain:

- ***Servicio de Asistencia Municipal de Urgencia y Rescate (SAMUR)***  
The Municipal Emergency and Rescue Assistance Service is a specialised emergency service in Madrid.
- ***Dirección General de Protección Civil y Emergencias (DGPCE)***  
The Directorate General of Civil Protection and Emergencies is an essential civil protection service mobilised by the *Ministerio del Interior*, the Ministry of Interior, during disasters or mass incidents.
- ***Cruz Roja Española***  
The Spanish Red Cross is a non-profit organisation that offers support and volunteers in the case of disasters, mass incidents or special sporting events or concerts.

If you are incapacitated or need assistance getting to a local accident and emergency (A&E) department, dial **061**. Spain has both state-run and private ambulance services that offer efficient and timely dispatch services.

If the injury is minor and you are still able to travel, you can head straight to an *urgencia*, the 24-hour emergency department of the hospital closest to you. Be aware that some hospitals only take fee-paying patients.

## IN A NON-EMERGENCY

If you find yourself in an urgent but not life-threatening situation, you can arrange for emergency appointments at your local health centre for urgent care or medical prescriptions. You can also seek an appointment at an insurance-approved clinic through the insurance provider of your EHIC (if applicable).



## USEFUL PHRASES TO LEARN

It is essential to learn a few Spanish phrases in case you need to communicate with operators, doctors or nurses in a medical emergency.

- **Accident:** ***“Accidente”***
- **Emergency:** ***“Emergencia / Urgencia”***
- **I need an ambulance:** ***“Necesito una ambulancia”***
- **I need a doctor:** ***“Necesito un médico”***
- **Heart attack:** ***“Ataque cardíaco / Infarto”***
- **Stroke:** ***“Accidente vascular cerebral”***
- **I need a dentist:** ***“Necesito un dentista”***





# DENTAL AND VISION







# STATE-COVERAGE

Dental and vision care are not covered under the Spanish healthcare system. They are either paid for through private insurance plans or paid out of pocket.

The only exceptions are if:



- **The patient is between 6-15 years old**



- **The patient requires emergency treatment**



# DENTAL CARE

Dental services in Spain are largely offered by private clinics with a wide range of treatment options, high standards of service, and relatively low fees. You can, however, halve the cost with private dental health insurance that costs as little as €10–20 a month. This is recommended if you or your family anticipate the need for routine treatment in Spain, or want a safety net in case complications arise.

Common treatment services offered to adults by private clinics include:

- **Teeth whitening** • **Dental implants** • **Veneers**
- **Dentures** • **Root canals**

Children of residents aged between 6–12 years old are entitled to free dentistry in Spain if they have a medical card. The services they are covered for vary from region to region, clinic to clinic, so do check with your local health centre ahead of time. They are typically covered for:

- **Twice-yearly check-ups** • **Milk teeth extractions**
- **Fillings** • **Protective treatments**



Spain is steadily gaining popularity as a destination for dental tourism, so many practices in major cities like Madrid, Barcelona, Valencia and Andalucía are staffed by English-speaking doctors. You can hire an interpreter if you do encounter a Spanish-speaking dentist or require emergency treatment at a hospital or a health centre.



# VISION CARE

Nearly every town centre in Spain has opticians that offer free eye examinations without appointments, though they may expect you to make a purchase after the exam.

Your optician's spoken language is of particular importance since eye exams involve reading letters and numbers off charts. Make sure you let the optician know if you are using Spanish or English pronunciations before you begin.

Similar to dental care, it is easier to find English-speaking eye care professionals in cities with a high concentration of expats.



Eyewear is usually priced around:

- **€49 for basic frames**
- **Up to €200 for designer frames**
- **€80 for six months of daily contact lenses**
- **As little as €4 for non-prescription reading glasses at supermarkets and small retailers**

It may take between two days to two weeks for your glasses to be ready, depending on the store. If you need special lenses that are not offered in brick-and-mortar stores, you may need to order them online. They can be delivered to your doorstep within two working days.





# VISION CARE

If you require treatment for an eye condition or in-depth eye exams that are not offered in optician-run stores, do approach a GP for a referral to an ophthalmologist or optometrist.

You should seek a GP's advice and referral if you need:

- **Cataract tests**
- **Prescription drugs**
- **Eye surgery**



You are entitled to free consultations and annual check-ups if you have been referred to an eye specialist in state-run facilities. Some eye treatments are covered if you have been registered in the healthcare system.

Treatments that are usually covered include:

- **Cataract surgery (with monofocal lens)**
- **Glaucoma treatment**

Treatments that are not usually covered include:

- **Laser surgery**
- **Cataract surgery**
- **Bifocal or trifocal lenses**
- **Other cosmetic procedures**
- **Refractive surgery**



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