

POLICYHOLDER'S GUIDE

IN SPAIN

Lesson N°1

Healthcare

SUMMARY : EVERYTHING YOU NEED TO KNOW ABOUT HEALTH INSURANCE IN SPAIN

1. Understand the public healthcare system.
2. Understand the private healthcare system.
3. Comparison of both systems.
4. How to choose your private health insurance?
5. The different types of contracts.
6. The INOV healthcare advice



How does healthcare work in Spain?

In Spain, there is no link between the public and the private Healthcare systems.



HOW DOES THE PUBLIC HEALTHCARE SYSTEM WORK ?

Where can I get health care?

You are assigned to the health center (“centro de Salud”) of your district. To register you need to provide your social security number and your address. If you do not have a social security card, you can ask for one during your registration in a health center (but you will have to wait around a year to receive it).

Can I choose my doctor?

In this center, a general practitioner (“médico de Cabecera”) will be assigned to you. Henceforth, he or she will be the one to talk to. If you are not satisfied, you can ask your health center to assign you another one.

And if my doctor is not available?

If you are sick and for any reason your doctor cannot see you, you should go to the on-call doctor, in the same health center. Go to the front desk, and they will give you a ticket to see the doctor.

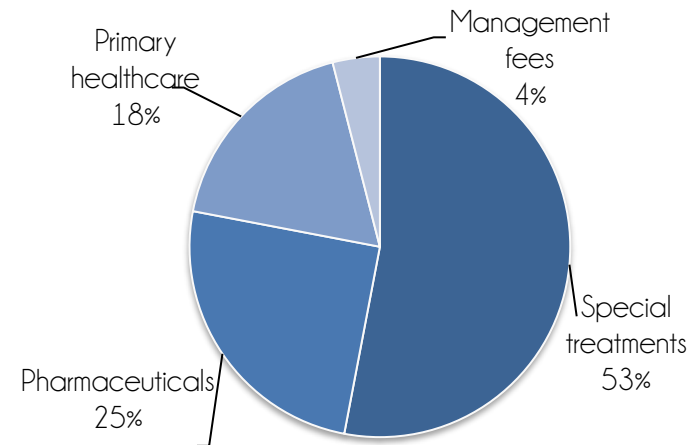
How to get an appointment with a specialist?

If you need an appointment with a specialist, you must see first your general practitioner, who will make the appointment for you. He or she will give you an appointment sheet with the name of the specialist.

Did you know ?

In Spain, the average health spending per person is 1,100€/year.

Here is how it is divided:



(*) Euro Health Consumer Index 2017, Health Consumer Powerhouse

WHY TAKING A PRIVATE INSURANCE?

Can I avoid queuing?

Yes, the private healthcare system will give you a faster access to care services. Thus, you won't have to wait in queues like in public centers.

Can I choose my doctor?

The private insurance in Spain gives you the possibility to choose your doctors and hospitals, with fast interventions and direct access to specialists.

Are additional services available?

Yes, the private healthcare system gives you the right to additional services not included in the National Health System such as check-ups, acupuncture, dental services, podiatry, etc.

Do I have access to additional help?

If you do not feel comfortable with the Spanish language, many private healthcare professionals can answer you in German. Don't hesitate to contact INOV Expat to get the list of the professionals nearby.

Did you know?





Spain is 18th in Europe for the quality of its public health system, behind Croatia, and even Macedonia.

Classment	Country
1	Netherland
2	Swiss
3	Denmark
....
10	France
15	United Kingdom
16	Slovenia
18	Spain

(*) Euro Health Consumer Index 2017, Health Consumer Powerhouse

THE COMPARISON OF BOTH SYSTEMS

HOME

PUBLIC	PRIVATE
 <ul style="list-style-type: none">• Free healthcare services <hr/>  <ul style="list-style-type: none">• Low quality of healthcare services• Long queuing• No additional services	 <ul style="list-style-type: none">• Freedom of choice for the attending physician• Important network of clinics and laboratories• Better care and more thorough analysis• Additional services <hr/>  <ul style="list-style-type: none">• Paid service



The expert's point of view

"I always advise my clients to have an affiliation in the public system and also a private insurance in order to benefit from both system's advantages. If they do not feel comfortable with the Spanish language, especially when it is about their health, I tell them that they have access to a list of healthcare professionals. Moreover, do not forget about the waiting period in case of surgical intervention. If you bring the certificate of your old health insurance, those periods will be eliminated."

Benjamin Retali
CEO of INOV Expat

EACH ONE HAS ITS OWN INSURANCE :

HOME



Henry is a Spanish resident, he wants to cover all his health expenses for him and his family

That's why he chose a private insurance: he benefits from the best guarantees and the choice of his attending physician.



Bryan and Emily are expatriates in Spain for 3 months, they need complete protection.

For that purpose, they opted for an expatriate contract providing them with a good insurance in Spain but also overseas.



Amber is in Spain for her studies, she thinks it is essential for her to have an insurance which cover all her healthcare expenses.

She took out a private healthcare insurance in order to obtain the best refunding rates and the best guarantees.



Comparison is essential

Different factors influence the price of your insurance such as: your age, your profession, the level of covers and the number of persons in charge. This is why it is important to get personal advice from professionals who will be able to find the insurance you need.

3 TYPES OF HEALTHCARE CONTRACTS :

HOME



PARTIAL



COMPLETE



TOTAL

Health insurance
guarantees in
Spain

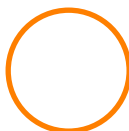
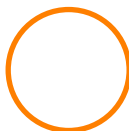
General and
specialised healthcare

Travel Assistance
overseas

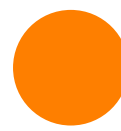
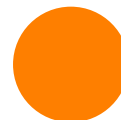
Reimbursement of
100%

Freedom to choose your
doctor
in Spain and overseas

Medical network
of the company
with franchise



Medical network of
the company without
franchise



Medical network
and greater
choice of Doctors





WHY TAKE A HEALTHCARE ?

In order to avoid queuing and obtain fast services (in emergencies for example), choose your physician, your hospital or your clinic, ask for a healthcare card.

I WOULD LIKE ONE



A private room in case of hospitalization



Repatriation service



Travel insurance



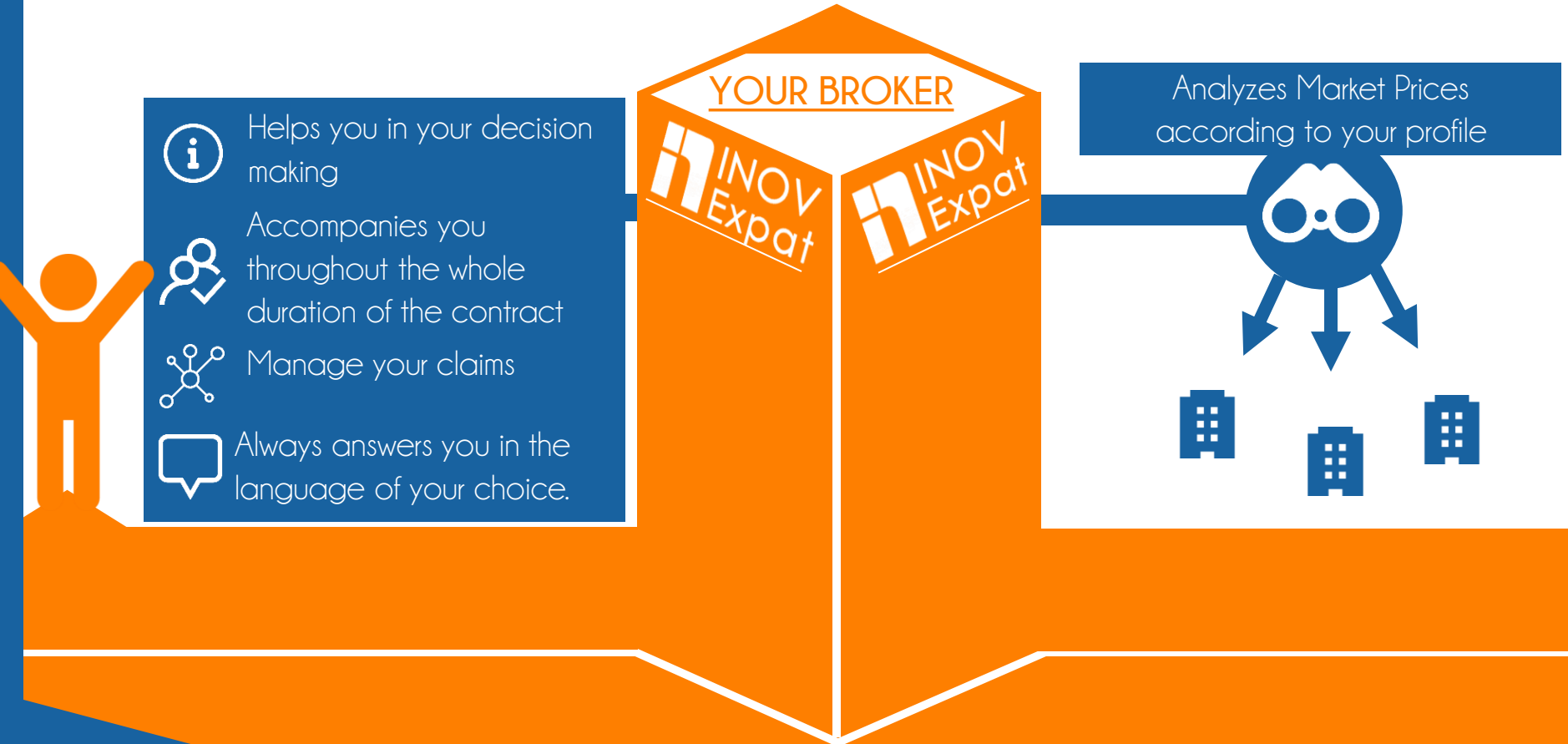
You won't have to pay for anything, just show your healthcare card and your insurance company will pay for your expenses.

WHY TAKE INSURANCE THROUGH INOV EXPAT?



DIFFERENTS TYPES OF CONTRACTS

INSURANCES COMPANIES



Please, click here to get your



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