



## PRIVATE HEALTH INSURANCE IN SPAIN

### WHAT health cover does the Seguridad Social provide?

Every Spanish citizen or resident, employee or self-employed person has automatic health insurance cover. Due to lack of funds the system is limited to a very basic cover and waiting periods for complicated treatments can extend for years.

### HOW does the Spanish private health system work?

Spanish health insurance schemes are designed on the premise that every person has a basis cover through the Seguridad Social to which the private health insurance only adds.

**Health insurance plans in Spain differ widely with regard to coverage and premiums. Generally speaking, two basic distinctions are usually made:**

- Access only to associated doctors and health care facilities
- Access to associated doctors and health care facilities as well as free access to any external facility.

When care is provided by an associated hospital or center, bills are directly settled between the provider and the insurance company. When attending external facilities, the insured are directly billed and get a subsequent 80% refund.

### WHAT else is covered?

Integrated is a travel insurance plan which includes the repatriation of the insured and accompanying persons. Treatment abroad may be insured only if an urgency occurs or more generous health insurances will allow for any treatment outside Spain.

### WHICH are the most important details to observe?

Comparing offers from different insurers is recommended. Special attention should be paid to the following aspects:

- Waiting periods
- Are preventive check-ups included?
- What previous ailments will be excluded?
- Are dental treatment covered?

Many insurers include age limits and even maximum coverage amounts per year. Iberia Insurance Brokers provides its clients with a full range of covers from all major insurers.