

# POLICYHOLDER'S GUIDE

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# IN SPAIN

## Lesson N°1

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# Healthcare



# SUMMARY : EVERYTHING YOU HAVE 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 cooperative ?
5. The different types of policies.
6. The INOV healthcare advise



## How does the healthcare in Spain work ?

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



**WATCH OUR ANIMATED VIDEO**

# HOW DOES THE PUBLIC HEALTHCARE SYSTEM WORK ?

HOME

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, an attending physician (medico 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 to 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 doctor on call, in the same health center. Go to the front desk and you will get a ticket to see this doctor.

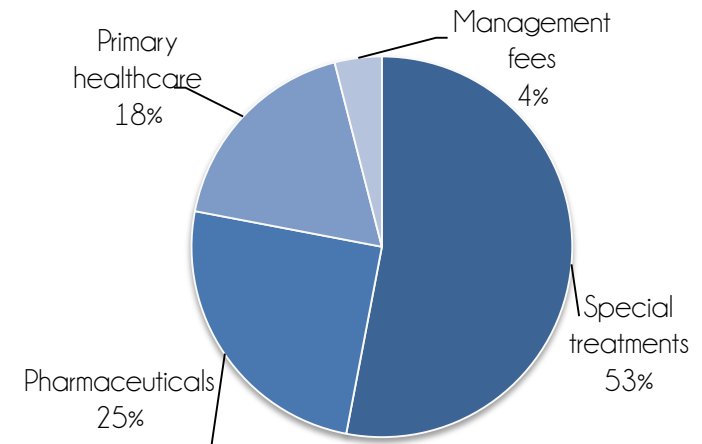
How to get an appointment with a specialist?

If you need an appointment with a specialist, you must see first your attending physician, 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.

Do I have additional services?

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 English. 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.

Classement	Pays
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"><li>• Free healthcare services</li></ul> <hr/>  <ul style="list-style-type: none"><li>• Low quality of healthcare services</li><li>• Long queuing</li><li>• No additional services</li></ul>	 <ul style="list-style-type: none"><li>• Freedom of choice for the attending physician</li><li>• Important network of clinics and laboratories</li><li>• Better support, in-depth analysis</li><li>• Additional services</li></ul> <hr/>  <ul style="list-style-type: none"><li>• Paid service</li></ul>



## 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."

**Julia Jannin**  
INOV Expat CEO

# 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.

To 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 a private healthcare insurance in order to obtain the best refunding rates and the best guarantees.



## Comparing is essential

Different factors influence the price of your insurance such as: your age, your profession, the level of guarantees 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

Assistance for trip overseas

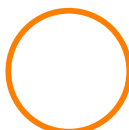
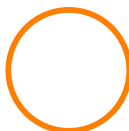
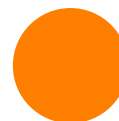
Reimbursement of 100%

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 WANT ONE



A private room in case of hospitalization



Repatriation service



Travel insurance



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



# POURQUOI PRENDRE SON ASSURANCE À TRAVERS INOV EXPAT ?



DIFFÉRENTS TYPES DE CONTRATS

COMPAGNIES D'ASSURANCES



Helps you in your decision taking



Vous accompagne pendant toute la durée du contrat



Gère vos sinistres



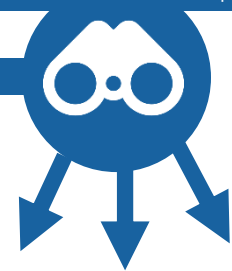
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