



HEALTH INSURANCE IN SPAIN

WHAT makes Spanish health insurance different?

In Spain, insurance offers vary considerably in terms of cover and price. In principle, the Spanish private health insurer assumes that every person already has basic insurance as part of the state Seguridad Social and that this should only be topped up.

HOW do the systems differ?

In principle, every employee or person registered as self-employed is automatically covered by health insurance under the Seguridad Social. Private supplementary insurance is in fact only ever a supplement to state cover.

Two different systems of private health insurance are offered:

- Options with a limited choice of doctors and clinics (these have direct with the respective health insurers). In this case, the costs are borne by the panel doctors and -clinics are billed 100% directly to the insurer.
- As above, but additionally with free choice of doctors and clinics worldwide. With free choice of doctors worldwide, the patient first pays in advance and is reimbursed 80% of the invoice amount. This means that treatment by German specialists of your choice is also covered.

WHAT do the systems contain?

- Full insurance cover in Spain.
- In addition, Spanish health insurance policies include worldwide travel insurance so that you are well protected on vacation in the event of acute illnesses or accidents (including repatriation and accompaniment of a relative, etc.).

Before taking out private health insurance, you should definitely have comparative offers drawn up and compare the insurance conditions. Important selection criteria are e.g:

- What are the waiting times (waiting periods)?
- Are preventive medical check-ups included?
- Exclusions of expensive treatments (dialysis, AIDS, etc.)
- Due to previous illnesses?

Many insurers also have an age limit on admission or even a fixed maximum annual indemnity. Iberia Insurance Brokers offers you not only access to the best medical care but also optimum insurance cover. Let us give you professional advice.