Spanish Health Insurance

A SPANISH HEALTH INSURANCE GUIDE · VISA & RESIDENCE ROUTES

Health cover across Spain's visa routes

A plain-English guide to how health-insurance requirements differ by route, so you can find yours and get the right cover.

No copayments
on the Sanitas Visado versions

No waiting periods
on the Sanitas Visado versions

In English
help across every route

Not every route needs private insurance — some rely on a public or reciprocal entitlement. This guide helps you find your route and the right cover where it is needed.

Featuring Sanitas Residents Visado, Platinum Visado & International Students
Sanitas is the insurer, part of Bupa · arranged by Spanish Health Insurance

START HERE

Different routes, different rules

Health-insurance requirements in Spain depend on your route. The student, non-lucrative, digital nomad and family-reunification routes are not all the same. This guide gives a short overview of each, then points you to the dedicated guide for yours.

Student — studying in Spain

Non-Lucrative — living without working

Digital Nomad — working remotely

Family reunification

Do you actually need private cover?

Private insurance is one way to meet a healthcare requirement, but not every applicant needs it — some are covered through a recognised public or reciprocal entitlement. We will help you work out which applies to you before you compare policies.

ROUTES AT A GLANCE

The main routes, side by side

A short overview to help you find your route. Open the dedicated guide (page 7) for the detail.

Route	Who it is for	Where private cover fits
Student	Studying in Spain (university or language school)	Many students arrange the Sanitas International Students policy.
Non-Lucrative (NLV)	Living in Spain without working	Usually a Residents Visado or Platinum Visado plan.
Digital Nomad (DNV)	Living in Spain while working remotely	Where private cover is needed, a Residents Visado or Platinum Visado plan.
Family reunification	Family members joining a relative in Spain	Healthcare may come through the relative they are joining. Where private cover is needed, we can arrange Visado cover, with an individual certificate for each insured family member.
Other routes	Work, EU-family and other situations	Requirements vary; some rely on public or reciprocal entitlement.

This is a starting point. The exact requirement — and whether private cover is needed at all — depends on your specific route and nationality, which we will confirm with you.

WHICH BASIS

Entitlement, or private cover?

Before comparing policies, check whether your healthcare will come from a recognised entitlement or whether you need private cover.

A recognised entitlement

Some people are covered through the Spanish public system, an employer, a family sponsor, or a reciprocal arrangement — depending on their route and situation.

Private cover where it is needed

Other routes and situations call for qualifying private cover. Where that is the case, the Sanitas Visado plans are what we arrange.

A note on EHIC / GHIC

A European or UK health card is not a universal answer — whether it helps depends on your nationality, category and residence basis. We can help you check the healthcare position before preparing a private-insurance quote.

THE COVER

Where private cover is needed: the Sanitas options

Where private cover is needed, these are the main Sanitas products we arrange. Residents Visado and Residents Platinum Visado have no copayments and no waiting periods. Sanitas International Students is a separate student policy and also has no copayments and no waiting periods.

Residents Visado

Network-based private cover for eligible visa and residence applicants who expect to use their healthcare mainly in Spain.

Residents Platinum Visado

The Sanitas network plus reimbursement for treatment outside it, with overseas, dental and pharmacy benefits.

International Students

The separate policy for people studying in Spain, ages 14 to 35.

Residents Visado → Platinum Visado → International Students →

Visado, general and student cover

The Visado versions are for eligible non-EU/EEA/Swiss nationals arranging cover for a qualifying visa or residence route. General (non-Visado) versions are available more widely, with waiting periods under their terms.

YOUR COVER

What the cover gives you

Whichever plan fits your route, you get comprehensive private healthcare through the Sanitas network across Spain.

GP & primary care

General medicine, paediatrics and nursing.

Specialist consultations

Cardiology, dermatology, gynaecology and more.

Diagnostic tests & imaging

Laboratory tests, X-ray, MRI, CT and other imaging.

Hospitalisation & surgery

Covered hospital treatment and surgery.

Urgent & emergency care

Including Sanitas 24 Hours.

Digital care & Mi Sanitas

Video and chat consultations and policy management in the app.

No copayments, no waiting periods

On the Visado versions you are covered from your start date, with nothing to pay per visit, right across the Sanitas network in Spain.

FIND YOUR ROUTE

Open the right route guide

Found your route above? Go straight to its dedicated guide for the detail.

STUDENT

Studying in Spain

spanish-healthinsurance.com/sanitas-international-students

NON-LUCRATIVE VISA (NLV)

Living without working

spanish-healthinsurance.com/non-lucrative-visa-health-insurance

DIGITAL NOMAD VISA (DNV)

Working remotely

spanish-healthinsurance.com/digital-nomad-visa-health-insurance

FAMILY REUNIFICATION

Family joining a relative

spanish-healthinsurance.com/family-reunification-visa-health-insurance-spain

Not sure which applies?

Tell us which visa, residence or study route you are following. We'll help you understand the relevant healthcare options and compare suitable Sanitas cover where private insurance is needed. See also our health-insurance overview for Spanish visa and residence applications.

NEXT STEP

Find the right health-insurance guide

Tell us which visa, residence or study route you are following and we'll explain the relevant healthcare options. Where private insurance is needed, we can prepare a personalised Sanitas quote.

GET A PERSONALISED QUOTE

Personalised Sanitas quote

spanish-healthinsurance.com/get-a-quote

Start →

UNDERSTAND THE REQUIREMENT

Health insurance for Spanish visas

spanish-healthinsurance.com/visa-compliant-health-insurance-spain

VIEW THE SANITAS COVER

Sanitas Residents

spanish-healthinsurance.com/sanitas-residents

APPLY FOR SANITAS COVER

Application

spanish-healthinsurance.com/apply-sanitas-health-insurance

ASK THE ENGLISH-SPEAKING TEAM

Talk through your route

spanish-healthinsurance.com/contact

Sources

- Route requirements differ by route and nationality; where private cover is needed we will confirm what your route requires when we prepare your quote.
- Product facts: Sanitas Residents Visado IPID version 172026, Sanitas Residents Platinum Visado IPID version 352026, and Sanitas International Students IPID version 162026 (English), plus the General and Particular Conditions supplied with each policy.
- Reviewed 12 September 2026.