

A SPANISH HEALTH INSURANCE GUIDE

Health insurance across Spain's visa & residence routes — a decision guide

A plain-English overview of how health-insurance requirements differ by route — so you can find yours and go to the right dedicated guide. There is no single rule that fits every visa.

Featuring Sanitas resident health cover · Sanitas is the insurer

Different routes, different rules

Health-insurance requirements in Spain **depend on your route** — student, non-lucrative, digital nomad, family reunification and others are not all the same. This guide gives a short overview of each and then points you to the dedicated guide for yours. It does not replace the specific requirements for any one route.

Two ideas run through every route: first, **private insurance is one way** to meet a healthcare requirement, not an automatic need for everyone — some people rely on a recognised public or reciprocal entitlement. Second, the **competent authority decides** whether the evidence is accepted.

Who decides

Whatever the route, the **competent consulate or immigration authority** decides whether the evidence satisfies its requirements. An external application centre may receive or check documents, but it does not replace the competent authority's decision. Requirements and accepted formats vary by route and by office, so check the current instructions for the office handling the application.

Use the overview on the next pages to find your route, understand where private cover fits, and then open the dedicated guide for the detail.

The main routes, side by side

A short comparison — enough to find your route. See the dedicated guide (page 7) for the detail, and confirm everything against the current official instructions.

Route	Who it's for	Where private cover typically fits
Student	Studying in Spain (university or language school)	Many students need qualifying private cover; confirm against the route and course length.
Non-Lucrative (NLV)	Living in Spain without working	Generally expected to show qualifying private cover; confirm the requirement.
Digital Nomad (DNV)	Living in Spain while working remotely	Generally expected to show qualifying private cover; confirm the requirement.
Family reunification	Family members joining a relative in Spain	Healthcare may come through the sponsor or need private cover — establish which first.
Other routes	Work, EU-family and other situations	Requirements vary; some rely on public or reciprocal entitlement. Check the specific route.

This table is a starting point, not a rulebook. The exact requirement — and whether private cover is needed at all — depends on the specific route, nationality and the current official instructions.

Recognised entitlement vs private cover

Across all routes, the first question is the same: does your healthcare come from a **recognised entitlement**, or do you need **private cover**? Keep the two separate.

- ✓ **Public or reciprocal 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 required.** Other routes and situations need qualifying private cover. Confirm what the applicable route requires before comparing policies.
- ✓ **EHIC / GHIC is not a universal answer.** Its relevance depends on nationality, category and residence basis — it should not be assumed to satisfy a route's requirement.

Establish the basis before you buy

Work out which applies to you first. Buying a policy you did not need, or relying on an entitlement that does not apply, are both avoidable — and both are decided by the specific route and the current official instructions.

THREE QUESTIONS

Suitable, accepted, and approved are not the same

Where private cover is used, the same three-stage logic applies to every route. A policy can clear one stage and still need work on another.

1 • Policy suitability

Does the policy's design match what your route commonly expects? This is about the product, not about you.

2 • Underwriting acceptance

Will the insurer accept **you** — based on age, health questions and its own rules? Suitability on paper does not guarantee an offer.

3 • Authority acceptance

Does the **competent authority** accept the evidence for your route? Only the authority decides this, against its current instructions.

We help with the first two — a suitable policy and working through acceptance with the insurer. The third stays with the competent authority, and we do not promise a particular application outcome.

What to check about Sanitas cover

Where private cover is the right fit for your route, Sanitas is the insurer behind **Sanitas Residents** (spanish-healthinsurance.com/sanitas-residents). Confirm these points for your own application rather than assuming a general figure applies.

- ✓ **Contracting age.** The Sanitas Residents IPID states a maximum contracting age of **75**. Eligibility at the exact cut-off must be confirmed before applying.
- ✓ **Waiting periods.** The Sanitas Residents IPID states that the product has **no waiting periods**.
- ✓ **Co-payments.** The current IPID evidence used for this guide does not establish the co-payment structure. Confirm the position in the current policy terms supplied with your quote.
- ✓ **Exact benefits and exclusions** for the version you take, from the current policy documents.
- ✓ **Effective dates** – the policy and certificate must cover the period the route requires.
- ✓ **Network.** Access to Sanitas's nationwide network of collaborating healthcare professionals and centres, alongside **five Sanitas-owned hospitals in Madrid and Barcelona**.

The right route guide sets out how this applies to your situation. The competent authority makes the final decision on whether the evidence is accepted.

Open the right dedicated guide

Found your route above? Go straight to its dedicated guide for the detail. Each opens the route's page on our site.

Student

Studying in Spain — duration and eligibility, parent-funded cover, documents.
spanish-healthinsurance.com/sanitas-international-students

Non-Lucrative Visa (NLV)

Living in Spain without working — what qualifying cover usually shows.
spanish-healthinsurance.com/non-lucrative-visa-health-insurance

Digital Nomad Visa (DNV)

Living in Spain while working remotely — route-first requirements.
spanish-healthinsurance.com/digital-nomad-visa-health-insurance

Family reunification

Family joining a relative — whether cover comes through the sponsor or is needed privately.
spanish-healthinsurance.com/family-reunification-visa-health-insurance-spain

Not sure which applies? Talk to our team and we'll help you find the right route.

Find your route and get it checked

English-speaking support for policy and application questions. Tell us your situation and we'll point you to the right route and cover.

Your path: **understand** which route applies → get a **personalised quote** where private cover is required → **apply** when ready and eligible → **ask** us anything along the way.

1 • UNDERSTAND VISA HEALTH-INSURANCE REQUIREMENTS

Visa-compliant cover explained

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

2 • GET A PERSONALISED QUOTE

Personalised quote

spanish-healthinsurance.com/get-a-quote

3 • APPLY (WHEN READY & ELIGIBLE)

Application

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

4 • ASK A QUESTION

Talk through your route

spanish-healthinsurance.com/contact

We'll help identify the right route, whether private cover is needed, and arrange cover suited to the information and requirements available. The competent authority makes the final decision on your application.

Sources & verification

- **Route requirements:** this guide is a general overview, not a substitute for official instructions. Requirements differ by route and nationality and can change. Always check the current instructions published by the competent consulate or immigration authority handling your application, and see the dedicated guide for your route.
- **Product facts:** maximum contracting age (75) and the no-waiting-period status are taken from the **Sanitas Residents Insurance Product Information Document (IPID), version 172026**. Co-payments and the exact benefits and exclusions are set by the current policy documentation; confirm them in the policy documents for your quote.
- **Network:** nationwide network of collaborating professionals and centres, alongside five Sanitas-owned hospitals in Madrid and Barcelona (verified; stated without unverified totals).
- **Last checked:** 3 September 2026. Requirements can change, and the competent consulate or immigration authority makes the final decision on your application.

Spanish Health Insurance provides insurance guidance, not immigration legal advice. Visa and residence requirements should be checked against current official guidance for your route and the competent authority.