

Health–insurance mistakes to avoid for a Spanish visa or residency

The insurance slip-ups that can hold up a Spanish visa or residence application — and the simple checks that help you avoid them. Plain English, route-first.

Featuring Sanitas resident health cover · Sanitas is the insurer

The first mistake: choosing a policy before your route

The most avoidable insurance mistakes start before anyone reads a policy — by **choosing cover before checking what the specific route requires**. Requirements depend on your route, nationality and circumstances, and on the **current official instructions** — not on one rule that fits everyone.

Private insurance is one way to meet a healthcare requirement; it is not automatically needed by every applicant or every route. Some people rely on a different recognised entitlement. Keep the private-insurance question separate from any public-system or reciprocal entitlement you may hold, and confirm what applies to you first.

Who decides

The **competent consulate or immigration authority** decides whether the evidence you submit satisfies the requirements for your application. An external application centre may receive or check documents, but it does not replace the competent authority's decision. Published requirements and formats can vary by location, so check the current instructions for the office handling your application.

The pages that follow group the common mistakes into **the product, dates and identity**, and **eligibility and timing** — each with a simple check to avoid it.

Getting the wrong type of cover

MISTAKE 1 Using travel insurance as if it were resident cover. Trip or travel policies are a different product and may not satisfy a residence healthcare requirement.

Do this instead: check whether your route needs **resident medical cover**, and match the product to that requirement rather than to a trip.

MISTAKE 2 Assuming one certificate or wording is accepted everywhere. Accepted formats can vary between consulates and offices.

Do this instead: confirm the **current instructions and accepted format** for the office handling your application before you rely on a certificate.

MISTAKE 3 Assuming a policy has, or has not, co-payments. Co-payment status is set by the policy terms, not by a general assumption.

Do this instead: read the **current policy terms** supplied with your quote, and confirm what your route requires on co-payments.

Dates and names that don't line up

MISTAKE 4 Cover that is not effective when your evidence must begin. A start date that falls after your appointment or required period can hold up an application.

Do this instead: set the **effective date** to align with your appointment and the period your application must cover.

MISTAKE 5 A policy period that ends before the period the application needs. The policy and certificate dates must support the period being assessed.

Do this instead: match the **policy period** to the application period, and check the certificate shows it clearly.

Mistake 6 • The name must match the passport exactly

If the insured person's name or spelling does not match the passport — including every given name and surname and the name order — the application details may not match the uploaded document, which can delay processing. **Do this instead:** check the spelling and name order against the passport before the policy is issued.

Confusing “suitable”, “accepted” and “approved”

A frequent, costly mistake is treating one “yes” as all three. An insurance decision has three separate stages — keep them apart when you plan.

1 • Policy suitability

Does the policy’s design match what the 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 application? Only the authority decides this, against its current instructions.

MISTAKE 7 Leaving underwriting to the last minute. Age and health questions can affect whether, and on what terms, the insurer accepts the policy.

Do this instead: start the **insurer’s acceptance** early, so there is time to resolve questions before your deadline.

We help with the first two stages — 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 confirm about Sanitas cover

Where Sanitas cover is the right fit, we arrange **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 application requires.
- ✓ **Network.** Access to Sanitas's nationwide network of collaborating healthcare professionals and centres, alongside **five Sanitas-owned hospitals in Madrid and Barcelona**.

We help you compare the policy documentation with the requirements for your route. The competent authority makes the final decision on whether the evidence is accepted.

A quick pre-submission check

Run through these before you rely on a policy for an application. The exact list depends on your route and the competent authority's current instructions.

- 1 **Right type of cover** for your route — resident medical cover, not a travel policy.
- 2 **Effective date and policy period** aligned with your appointment and the period the application must cover.
- 3 **Name and spelling** on the policy and certificate match the passport exactly.
- 4 **Policy terms checked** — including co-payments — against what your route requires, in the current documents.
- 5 **Insurer acceptance started early**, so age or health questions can be resolved before your deadline.

Check the current instructions

Requirements and accepted formats change and vary between offices. Confirm the exact list, and the accepted certificate format, against the current official guidance for your route before you submit.

Avoid the mistakes — get it checked

English-speaking support for policy and application questions. Tell us your route and dates and we'll help from there.

Your path: **understand** what your route needs → get a **personalised quote** → **apply** when you're 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 arrange cover suited to the information and requirements available for your application. The competent authority makes the final decision on your visa or residence application.

Sources & verification

- **Route requirements:** this guide explains general principles and is not a substitute for official instructions. Requirements depend on your route and circumstances and can change. Always check the current instructions published by the competent consulate or immigration authority handling your application before you apply.
- **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.