

A SPANISH HEALTH INSURANCE GUIDE

Moving to Spain — your health-cover decision guide

Work out how your healthcare will work in Spain — public entitlement, a reciprocal arrangement, or private cover — and find the right next step. Plain English, position-first.

Featuring Sanitas resident health cover · Sanitas is the insurer

Start with your position, not your nationality

How your healthcare works in Spain depends on **your situation** — whether you work, are retired, are studying, are joining family, or are resident by another means — and on the current official rules. It is **not decided by your nationality alone**.

It also helps to keep three things separate. **Moving logistics** (shipping, schools, the padrón), **residency or visa requirements** (decided by the authorities), and your **health-insurance decision** are related but not the same. This guide is about the third — how your healthcare will work, and whether private cover is needed or simply useful.

Who decides what

Public-healthcare entitlement is set by the rules of the relevant country and by Spanish authorities; where a visa or residence application is involved, the **competent consulate or immigration authority** decides whether the evidence meets its requirements. This guide points you to the official source and the right next step for your position.

Start by finding your position on the next page — then follow it to what usually applies and where to go next.

Which position fits you?

Find the row closest to your situation. This is a starting point, not a rulebook — confirm your own position with the official source, and see the dedicated guide for a visa route.

Your position	How healthcare usually works	Start here
Working (employed or autónomo)	Paying into Spanish Social Security generally gives state healthcare on the same basis as a Spanish worker. Private cover is optional, for speed and choice.	General guide
Retired	Some retirees (e.g. certain UK State Pensioners) can have state healthcare covered via an S1 — not everyone qualifies. Others arrange private cover.	General guide
Visiting / not yet resident	An EHIC or GHIC (where you hold one) covers medically necessary state care during a temporary stay only — not resident cover. Travel cover suits trips.	General guide
Student route	A student route may require qualifying private cover, depending on the route and course length.	Student guide
Non-lucrative or digital nomad	These routes are generally expected to show qualifying private cover — confirm the requirement.	NLV · DNV
Joining family in Spain	Healthcare may come through the sponsor or need private cover — establish which first.	Family guide

Whether private cover is needed at all depends on the specific route, nationality and the current official instructions. The next pages explain the public routes and where private cover fits.

Four kinds of cover — kept apart

“Health cover” can mean four different things when you move. Mixing them up is a common, avoidable mistake.

1 • Temporary travel cover

Trip and travel insurance (and EHIC/GHIC for state care) for **visits** — not designed for living in Spain as a resident.

2 • Public entitlement

State healthcare through **working and paying Social Security**, a reciprocal arrangement, an S1, or the Convenio Especial — where you qualify.

3 • Supplementary private cover

Private cover taken **by choice** alongside public entitlement, for speed, choice of doctor or English-speaking care.

4 • Private cover as evidence

Private cover taken because a **visa or residence route requires it** as part of the application evidence.

Knowing which of the four you actually need keeps you from buying the wrong thing — or relying on cover that does not fit living in Spain.

The public–healthcare routes, in plain English

These are the main ways people access **state** healthcare in Spain. Each has conditions — confirm your own position with the official source rather than assuming.

- ✓ **Working (employed or autónomo).** If you work in Spain and pay into Spanish Social Security, you are generally entitled to state healthcare on the same basis as a Spanish worker.
- ✓ **EHIC / GHIC (UK / EU / EEA / Swiss schemes).** For a **temporary stay** (holiday, study or business travel), a **UK** EHIC or GHIC — and the equivalent **EU, EEA or Swiss** arrangements where they apply — gives access to medically necessary state care, decided by the treating provider. These are UK/EU/EEA/Swiss schemes, **not** a universal entitlement for every international mover; they are **not** a replacement for travel insurance or for resident cover, and cannot be used for private healthcare.
- ✓ **S1 (reciprocal) — UK example.** A **UK-issued S1** lets some people — for example certain **UK** State Pensioners — have their Spanish state healthcare paid by the UK. It is **not** automatic for everyone retiring or moving, and must be registered with the Instituto Nacional de la Seguridad Social (INSS) in Spain. If you are from another country, check whether your country has an applicable reciprocal arrangement with Spain.
- ✓ **Convenio Especial.** After a period registered on the padrón, some residents can pay a monthly fee to join the public system.

Check your own position

These are general principles, not a ruling on your case, and the rules can change. The UK EHIC/GHIC and UK-issued S1 above are **UK examples**; if you are not from the UK, EU, EEA or Switzerland, check whether your country has an applicable reciprocal healthcare arrangement with Spain. Confirm your entitlement with the official source for your country and situation (see Sources on the final page) before you rely on it.

If you choose — or need — private cover

Private cover may be a **choice** (for speed and convenience) or an **application requirement**. Where it is used to support a visa or residence application, keep these three stages apart.

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. We do not promise a particular outcome.

Where an application or policy is involved, match the name to the passport

If private cover is used as application evidence, the insured person's name and spelling must match the passport exactly — including every given name and surname and the name order. A mismatch can delay processing, so check it before the policy is issued.

What to check about Sanitas cover

Where private cover is the right fit, Sanitas is the insurer behind **Sanitas Residents** (spanish-healthinsurance.com/sanitas-residents). Confirm these points for your own situation 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.
- ✓ **Network.** Access to Sanitas's nationwide network of collaborating healthcare professionals and centres, alongside **five Sanitas-owned hospitals in Madrid and Barcelona**.

Private cover is one option, not a requirement for everyone moving to Spain. Where it is needed for a route, the competent authority makes the final decision on whether the evidence is accepted.

NEXT STEP

Go to the right next step

Found your position? Go straight to the guide that fits it, or talk it through with our English-speaking team.

Understand your health-insurance options

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

Student route

spanish-healthinsurance.com/sanitas-international-students

Non-Lucrative Visa

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

Digital Nomad Visa

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

Family reunification

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

Ask our team

spanish-healthinsurance.com/contact

When you're ready and private cover is the fit: [get a personalised quote](#) · [apply](#) when ready and eligible.

Sources & verification

- Visiting Spain (EHIC / GHIC): [UK Government – Healthcare for UK nationals visiting Spain](#); [NHS – Applying for healthcare cover abroad \(GHIC and EHIC\)](#). Accessed 4 September 2026.
- S1 (registering & eligibility): [UK Government – Register your S1 form in Spain online](#); [NHSBSA – Applying for healthcare cover for living abroad](#). Accessed 4 September 2026.
- Living / working / Convenio Especial in Spain: [UK Government – Healthcare for UK nationals living in Spain](#); [Seguridad Social \(INSS\) – Gestión de la asistencia sanitaria](#). Accessed 4 September 2026. General principles only – confirm your own position with the official source.
- Product facts: maximum contracting age (75) and no-waiting-period status from the [Sanitas Residents IPID, version 172026](#); co-payments, benefits and exclusions are set by the current policy documentation.

Spanish Health Insurance provides insurance guidance, not immigration, legal or public-healthcare advice. Residency, visa and public-healthcare entitlement should be checked against current official guidance for your country and situation.