

# FORM FOR OBTAINING HEALTH INSURANCE FOR FOREIGNERS

## TO WHOM?

For non-EU foreigners who apply for a residence permit and do not have a work contract that guarantees health coverage with the Social Security and those EU foreigners who plan to stay in Spain for periods longer than 90 days.

EU residents are entitled to free health care in Spain for the first 90 days of their stay, provided that have a European Health Insurance Card.

This insurance is much broader and more complete than a simple travel insurance, which is not valid for residence application procedures. These insurances have limited coverage and many situations are excluded from the policy, which makes them not valid for the residency application procedure.

## INSURANCE COVERAGE

The insurance policy to be taken out should be comprehensive and similar to the service offered by the Spanish Social Security system. It should include hospitalisation, surgical interventions and all types of diagnostic test. In general, the characteristics that this insurance should have are:

- Insurance without co-payment
- No gaps, that is to say, it must cover all health services from the moment the policy is taken out
- Complete
- With maximum coverage throughout Spain
- With full repatriation cover
- Be valid for the duration of the stay in the country

## WHERE TO TAKE OUT INSURANCE

These insurances are generally offered by private companies specialised in health insurance. This is a list of the main ones:

1. Adeslas – Health insurance for foreigners
2. Sanitas – Health insurance for foreigners
3. Other companies with health insurance, but which do not have a specific product for residence permits on their website (telephone consultation is recommended):

- a) Asisa
- b) Mapfre
- c) DKV
- d) Axa
- e) Aegon

## POLICY COSTS

The insurance policy costs vary according to the personal characteristics of the insured. In general, they are in the range from €50 to €200.

In the case of taking out a family policy, the cost is reduced for each member of the family nucleus. That is to say, if the individual insurance contract was €50 per member of family of 4 people, when taking out a family insurance policy, the amount of the policy would be less than €200.

## USEFUL LINKS

1. [Complete Guide – Medical insurance for Foreigners in Spain – Balcells Abogados](#)
2. [What should health insurance for foreigners be like? - Adeslas](#)

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