

SPAIN
MADE ●
SIMPLE
SANDTONS

Healthcare Made Simple

Spain's healthcare is ranked #7 in the world. It is excellent. But for Americans, it is a maze with a global ranking of #37.



THE QUICK GUIDE

INTRODUCTION

Spain's healthcare is ranked #7 in the world. It is excellent. But for Americans, it is a maze with a global ranking of #37. The Consulate says you need private insurance. The internet says it is free.

The Truth: It is free if you contribute. Until then, you need a private policy.



THE VISA REQUIREMENT: THE "MAGIC 4"

1

No Co-pays (Sin Copago)

You cannot pay 10 Dollars
at the doctor.

2

No Deductible

Coverage must start from
the first Euro.

3

No Waiting Periods (Sin Carencia)

You must be covered for
everything (including
hospitalization) from Day 1.

4

Repatriation

It must cover the cost of flying
your remains back to the US.

THE "GEO-ARBITRAGE" REALITY CHECK

Understanding Your Healthcare Options

Public (Seguridad Social)

- ✓ Free (if you work)
- ✓ Covers pre-existing conditions
- ✓ Excellent for cancer/trauma
- ✗ Slow for non-emergencies
- ✗ Shared rooms

Private (Seguro Privado)

- ✓ Fast
- ✓ English-speaking doctors
- ✓ Private rooms
- ✓ Mandatory for visas
- ✗ Does not cover pre-existing conditions (usually)
- ✗ You pay for prescriptions (though they are cheap)



THE COST REALITY

\$1,500

US

Family plan per month

€50-150

Spain

Top-tier "Visa Compliant" plan per person/month

SANDTONS Insight

Don't buy the cheapest policy you find online. Buy one that specifically says "Visa Compliant" to avoid Consulate rejection.



QUICK DECISION: WHICH PLAN?



I am young & healthy

Adeslas or Asisa

Good coverage, lower price.



I have a family

Sanitas

They have the best app (in English) and pediatric network. Owned by Bupa.



I have pre-existing conditions

Complicated

You need a broker. Standard policies will exclude your condition. You may need to pay a surcharge or wait until you can access the Public system (after 1 year via "Convenio Especial").

LET SANDTONS HANDLE IT



[Link to Financial Planning Services]

EXPLORE THE SPAIN MADE SIMPLE SERIES

Visas Made Simple

Mortgages Made Simple

Property Made Simple

NIE Made Simple

Living Made Simple

& more on our geo-dedicated websites



NEED PERSONALIZED GUIDANCE?

We've created dedicated resource hubs for different backgrounds. Get support tailored to your country of origin.

Get personalized guidance on:

- Tax optimization for US expats and reporting to the IRS
- UK family relocation and post-Brexit implications
- EU residency requirements and Padron registration
- International school comparisons (US, UK, EU curricula)
- Accurate, not abstract cost of living comparisons from where you live to where you want to live in Spain

US HUB

UK HUB

EU HUB

BEYOND THE GUIDE?

We handle everything—legal documents, tax registration, power of attorney, and complete relocation support including schools, insurance, and settling in.



[Explore Professional Services](#)

