

SPAIN
MADE 
SIMPLE

SANDTONS

Healthcare Made Simple

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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]

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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

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