

HEALTHCARE IN SPAIN

One of the BIG questions asked by people moving to Spain from the UK is 'Can I use the Spanish NHS?' The answer is, it depends..... The general information which follows will also apply to other EU citizens moving to Spain, although I'll be referring specifically to how it works for a UK citizen. Possibly the most important thing to remember is that if you are living in Spain, you cannot legitimately use your UK issued EHIC to access healthcare here. It is for holidaymakers only.

Access to the state healthcare system isn't residence based, as it is in the UK. It's contribution based. Which means that you can't access state healthcare just because you live here; you have to pay for it by making contributions into the system.

So... how does that work?

Many people who move to Spain will move here to retire. If you're in receipt of a state pension, then the UK will fund your healthcare in Spain by way of an S1 form, which you should apply for from the DWP in Newcastle when you are about to leave the UK. This will be sent to your address in Spain. Not only is the person who receives the pension covered, but spouses & children are also, so make sure that you make it clear to the DWP as to how many of you need to be covered – they will need to be named. Once you are registered as resident you get the S1 form(s) validated at the INSS (Instituto Nacional de la Seguridad Social – Social security office) & they issue a Social Security number. Take that, (along with all the other bits of paper you'll find you need all the time: padrón, resident cert/card, passport & not forgetting photocopies) to the local centro de salud & you'll be issued with a *tarjeta sanitaria*.

But what if you're not in receipt of a state pension?

If you were a registered resident of Spain, & fiscally resident before 24th April 2012, then you can access state healthcare for free, as long as your annual income is under 100,000 €. If you aren't already using the healthcare system you need to get in touch with the DWP in Newcastle & tell them that you live in Spain & that you need a 'legislation letter'. You need one for each member of the family. This letter informs Spain that you have no healthcare provision in the UK. You then take that & all the usual bits of paper plus form TA1 (which you can download) to the INSSyou'll be issued with a SS number.....and then you head to the centro de salud – again with the usual papers, & you'll get a tarjeta sanitaria.

In some circumstances the UK will issue S1s to the family members of someone working in the UK & financially supporting that family which lives in Spain. Contact the DWP to see if you qualify.

Of course, not everyone was resident here in April 2012, or perhaps hadn't registered. In that case you will only be entitled to free state healthcare if you are working, either with a contract, or as self-employed/autónomo. This would mean that you'll be paying Social Security contributions, so can register for healthcare. Registering is essentially as in the other two scenarios, except you won't need anything from the UK – instead you'll need your *vida laboral*. If you have dependents, they will also be covered & you'll need to register them as your dependents at the INSS.

Not everyone under pensionable age comes here to work though. A lot will come to retire early, & live on savings, a company pension or similar. These people cannot access state healthcare in Spain, so will need private healthcare. In some regions there is now a 'buy in' scheme to state healthcare, known as the *convenio especial*, which means that once you have been a registered resident for 12 months, you can use

the state system for a monthly fee. For someone under the age of 65 this is currently 60€ per month & 157€ per month, over the age of 65. Some private health insurers charge less than this, but the main advantage of this scheme is that all pre-existing conditions are covered. Not all regions offer this scheme, but the plan is that it will eventually be available nationwide.

Children.

All children under the age of 18 resident in Spain are entitled to free state healthcare. It isn't always easy to convince the powers that be, that this is the case, but here's a link to the info. on the govt. website.

<http://www.msssi.gob.es/fr/gabinetePrensa/reformaSanidad/faq.htm>

Prescriptions.

In the UK, prescription charges are set at a flat fee per item, regardless of what the medication is. Here in Spain we pay a percentage of the *actual price* of the medication. The percentage paid depends upon your personal circumstances.

As a general guide, pensioners pay 10%, with a cap of 8€ a month if annual income is under 18,000€, a cap of 18€ a month if annual income is between 18,000€ & 100,000€ & 60€ month if annual income is over 100,000€.

Generally if you are working you pay 40% if your annual income is under 18,000€, 50% if your annual income is between 18,000€ & 100,000€ & 60% if your annual income is over 100,000€.

There are further discounts for those with chronic conditions, with medication charged at 10%, with a maximum of 4.13€ per item.

If you have access to healthcare via the *convenio especial*, then you will pay full costs of any medication.

Going on holiday from Spain.

If you are travelling outside Spain, but within the EU, you should carry an EHIC card, known as a TSE in Spain. If you are working here, or you qualify for state healthcare because you were resident before April 2012, you can apply for the TSE online here : https://sede.seg-social.gob.es/Sede_1/ServiciosenLinea/Ciudadanos/232000 or in person at the INSS office. If you access healthcare by way of an S1 you need to telephone the DWP in Newcastle. They will issue you with a special EHIC which you can use outside Spain, including in the UK, when you visit there. It is usually recommended that you also take out travel health insurance, because the EHIC/TSE only covers you for essential treatment on holiday, & wouldn't for instance get you home should you need special medical transport. If you are visiting anywhere in Europe for an extended holiday & take regular medication, you can ask your doctor here for a *receta transfronteriza* which can be used in a pharmacist in any European country. You might be charged the full cost of the medication, depending on the rules in the country which you are visiting, & these costs cannot be recovered. When using your EHIC/TSE you will also need to show your passport as proof of ID

Coming on holiday to Spain

You should carry an EHIC card from the UK. This can be applied for online here :

<http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the-ehic.aspx> . Again, it is usually recommended that you also take out travel health insurance, because the EHIC only covers you for essential treatment on holiday, & wouldn't for instance get you home should you need special medical transport. The EHIC can only be used in a state centro de salud (health centre) or hospital. There are many private medical facilities in Spain but you can *not* use the EHIC in them. If you are coming for an extended holiday & take regular medication, you should ask your GP for a cross-border prescription which you can use in a farmacia here in Spain. You might be charged the full costs of the medication, & these costs cannot be recovered. When using your EHIC you will also need to show your passport as proof of ID

If you have lost or forgotten your EHIC, or if it has expired or been stolen and you need to see a doctor in Spain, to call the Overseas Healthcare Team (OHT) on 0044 191 219 1999 and request a Provisional Replacement Certificate (PRC).

Useful links:

<https://www.gov.uk/healthcare-in-spain>

<http://www.healthcareinspain.eu/video.php>

<http://www.healthcareinspain.eu/the-ehic.php>