



\*Remember that you have to make

your own photocopies of all documents before you arrive. Check very carefully what documents you need to fill in, and the process by which they need to be completed.

The INSS will give you an accreditation letter (documento acreditativo del derecho a asistencia sanitaria), stating your rights to access healthcare, which you will need to present at your local health centre, along with your padrón and / or residency certificate in order to register with a doctor. You may be issued with a temporary paper health card before receiving a permanent one at a later date.

## Registering as a dependant on someone else's healthcare cover

If you are in receipt of a UK state pension, you will be able to add someone who doesn't have entitlement to health cover as your dependent, until they are able to register in their own right, e.g. upon receiving their UK state pension, starting to work, or receiving a benefit.

Please note that the same terms and conditions of cover will apply to the dependant as they do to the title-holder. In order to apply for a dependant S1 form, contact the International Pension Centre (IPC).

### ■ Posted workers

Posted workers on a UK contract can use their UK European Health Insurance Card for the first two years of their posting, after which they need to apply for an S1 form (previously an E106 or E109), issued by Her Majesty's Revenue & Customs (HMRC).

This form is to be used in conjunction with an A1 form, also issued by HMRC, which confirms you are still making National Insurance contributions in the UK.

### ■ Early-retirees in Spain

As an early-retiree in Spain, with no intention of working, you would normally have to take out private health insurance until you either begin working again, or start to receive your state pension.

However, you may be able to register for healthcare in Spain on the basis of residency if you fulfil certain criteria, or through a public health insurance scheme ("Convenio Especial"), which is available in the regions of Valencia and Murcia, among others.

### ■ Healthcare on the basis of residency

If you haven't paid into the social security system but hold a residency certificate (Certificado de Residencia) issued

before April 24

2012, you could be entitled to state healthcare on this basis, as long as you're not covered through any other means e.g. by the UK as a state pensioner.

You will need to request a legislation letter from the Overseas Healthcare Team (OHT) which states that you are not covered for healthcare by the UK before applying through your local INSS office.

You will be given an accreditation document (documento acreditativo del derecho a asistencia sanitaria) which states your entitlement to access state healthcare in Spain. You will need to take this along to your local medical centre to register with a doctor.

See [www.healthcareinspain.eu/faq.php](http://www.healthcareinspain.eu/faq.php) for more details.

### ■ Public Health Insurance Scheme (Convenio Especial)

The Spanish Government has recently introduced its own state health insurance scheme for those who don't have access to the state health system through any other means e.g. early retirees.

This is known as the Convenio Especial and is administered by the regional health authority in each autonomous community. The scheme provides access to the state health system for a monthly payment in 2014 of €60 per individual under retirement age, although subscribers to the scheme will have to pay in full for prescriptions, and take out private travel insurance when going abroad.

Keep an eye on [www.gov.uk/healthcare-inspain](http://www.gov.uk/healthcare-inspain) for the latest updates and information on how to apply or enquire in your local health centre.

### ■ Private Health Insurance

If none of the options mentioned above apply to you, you will need to consider arranging private health-care insurance. You

will also have to take out private travel insurance when travelling to another EU country outside of Spain, including the UK.

## If you are a temporary visitor to Spain...

If you are a temporary visitor to Spain, you will be covered for healthcare by your UK-issued European Health Insurance Card (EHIC).

This gives you the right to all medically-necessary treatment (either due to illness or accident) as determined by a doctor and for the duration of your stay. This includes any treatment that cannot wait until you get back to the UK, in-

cluding routine tests. that a European Health Insurance Card (EHIC) can only be used in public hospitals and medical centres. General medicine in primary and secondary care tends to be free but you may be asked to pay for some services that a Spanish insured person would also pay for.

EHIC users should always take out comprehensive private travel insurance as the EHIC does not cover every eventuality e.g. medical repatriation. The EHIC is not an alternative to travel insurance.

Some hospitals may also ask you to give details of your travel insurance. Please be aware that in a public hospital you are not obliged to do this and you have the right to insist that you are treated under the EHIC.

If your EHIC has expired or been lost or stolen during your temporary visit to Spain, call the Overseas Healthcare Team (OHT). When you get back to the

## Living in Spain and obtaining an EHIC

Your European Health Insurance Card, or EHIC, is for medically-necessary care while on a temporary visit to another European Union member state, outside of your country of residence.

You request your EHIC from the country that pays for your healthcare. Check which situation applies to you below:

- Working in Spain / In receipt of Spanish pension or benefit: Apply through the INSS
- Healthcare on the basis of residency: Apply through the INSS
- Posted worker in Spain: Apply through the Overseas Healthcare Team (OHT)
- UK pensioner in Spain: Apply through the Overseas Healthcare Team (OHT)
- Convenio Especial: No current entitlement to an EHIC. You will need to take out private travel insurance.

cluding routine tests.

Medically-necessary care is not restricted to emergency treatment only. By presenting your EHIC, you should receive the same treatment as a Spanish national under the state healthcare system.

Spain provides both public and private healthcare; please remember

UK, make sure you visit [www.gov.uk/european-health-insurance-card](http://www.gov.uk/european-health-insurance-card) and apply for a new UK EHIC or renew your existing UK EHIC.

If you live mainly in Spain, you should not be using a UK-issued EHIC to access healthcare in Spain. The card covers medically-necessary treatment during a temporary visit only.

As a perma-

