



HEALTHCARE IN SPAIN FOR EXPATS

A practical guide from a Dutch GP living in Spain

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Hi, I'm Dr. Helen Kraak

I'm a Dutch doctor living and working in Spain. Moving to a new country is exciting, but understanding healthcare can be confusing and daunting at first.

This guide is for expats who want a simple, practical overview of Spain's healthcare system. You'll learn how to register for public healthcare, choose a doctor, access specialists, manage prescriptions, and understand insurance options.

My goal is to help you feel confident and prepared, so you can focus on enjoying life in Spain without worrying about your health.


Let's get started!

2. OVERVIEW OF THE SPANISH HEALTHCARE SYSTEM

Spain's healthcare system is widely regarded as one of the best in Europe, combining high-quality care with universal access for residents. It consists of public and private sectors, which work together to ensure that everyone can receive medical attention when needed.

The public system, called the National Health System (*SNS – Sistema Nacional de Salud*), is funded mainly through taxes. Residents registered with the system can access a wide range of services at little or no cost. This includes visits to general practitioners, specialists, hospital care, emergency services, and preventive care such as vaccinations and screenings.

The system is organized regionally, with each autonomous community responsible for managing its hospitals, primary care centers, and health programs. Most expats will first interact with the system through primary care centers (*centros de salud*). These centers are staffed by general practitioners, nurses, and other healthcare professionals who provide routine care, manage chronic conditions, and coordinate specialist referrals when needed.



If specialist care is required, your GP will issue a referral to see a specialist at a hospital or private clinic. Waiting times in the public system can vary depending on the region and type of care, which is why some residents choose to complement public coverage with **private healthcare**. Private services often allow quicker appointments, the ability to choose your doctor, and more personalized care. Many expats combine public and private healthcare for the best of both worlds.

Hospitals and emergency services are well-equipped throughout the country. In case of urgent medical issues, dial 112, which covers ambulance, fire, and police assistance. Pharmacies are also widely available and play an important role in the system. Pharmacists can provide advice on over-the-counter medications and guidance on prescriptions.

Overall, understanding the structure of Spain's healthcare system, the difference between public and private care, and how referrals work will make your experience much smoother as an expat. By knowing where to start and what to expect, you can access care efficiently and focus on enjoying life in your new home.

3.

ACCESSING HEALTHCARE AS AN EXPAT

As an expat in Spain, the first step to accessing healthcare is having the correct residence documentation. EU citizens staying longer than three months need a NIE (*Número de Identidad de Extranjero*), a foreigner identification number. Non-EU citizens require a TIE (*Tarjeta de Identidad de Extranjero*), a physical residence card proving your right to live in Spain. These documents are essential not only for healthcare, but also for opening a bank account, renting a home, or working legally.

To obtain a NIE or TIE, you apply at the official immigration offices in Spain. These are generally:

- Oficina de Extranjería, the provincial immigration offices that handle residence permits and foreign registration.
- Policía Nacional – Extranjería, the foreigner department of the National Police in some cities, where you book appointments to apply for or renew your TIE or NIE.
- NB: start this process on time, as obtaining an appointment can be difficult in many cities, especially in larger metropolitan areas such as Madrid, Barcelona, or Valencia. Some offices have long waiting lists, and online appointment systems can fill up weeks or even months in advance.

Once you have your NIE or TIE, you must be registered as a resident in your municipality (*empadronamiento*) to access the public healthcare system. With proof of residence, identification, and, if applicable, proof of social security contributions, you can apply for your health card (*tarjeta sanitaria*), which grants access to public healthcare services. Many expats also choose private health insurance (*often called mutua*) to complement the public system. Mutuas provide faster access to specialists, private hospitals, and shorter waiting times. Some residents combine public coverage with a mutua to ensure comprehensive care and more flexibility in choosing doctors or hospitals.

Emergency care in Spain is available to everyone, even if you are not yet registered in the public system. Hospitals are generally well-equipped, and many staff speak English in areas popular with expats. Pharmacies are widely accessible and can provide advice on prescriptions, over-the-counter medications, and guidance on medication reimbursement.

For urgent but non-life-threatening issues, CAP urgencias offer immediate treatment outside normal GP hours and can refer you to hospital care if needed.

4. GENERAL PRACTITIONERS AND SPECIALIST CARE

In Spain, your general practitioner (*médico de cabecera*) is the main point of contact for most medical needs. Once you have your public healthcare card (*tarjeta sanitaria*), you are assigned a GP at a primary care center (CAP – *Centro de Atención Primaria*) in the area where you live. Your GP manages routine health issues, chronic conditions, vaccinations, and preventive care. They also coordinate referrals to specialists when needed. Your assigned CAP is generally determined by your postal code, so you will usually be registered at the center closest to your home address.

Appointments with your GP can usually be made in person, by phone, or online through regional health portals (apps). Wait times for non-urgent appointments in the public system can vary, so planning ahead is recommended.

If specialized care is required, your GP will issue a referral (*derivación*) to a specialist. In the public system, referrals are necessary to see most specialists, including cardiologists, dermatologists, and orthopedists. While this ensures coordinated care, it can sometimes lead to longer waiting times. In contrast, private healthcare allows you to see specialists directly, often with shorter waits and more flexibility in choosing the doctor or clinic.

Spain's specialists are highly trained and usually affiliated with both public hospitals and private clinics. Hospitals in larger cities often have specialized departments for advanced care. Some specialists also offer teleconsultations, which can be helpful for follow-up appointments or if you are unable to travel easily.

For chronic conditions or ongoing treatment, it is important to maintain clear communication between your GP (médico de cabecera) and any specialists. Keeping copies of medical reports, test results, and prescriptions will make coordinating care much easier. Pharmacies can also assist in managing long-term medications and renewing prescriptions when needed.

It is worth noting that public and private healthcare systems in Spain are not fully integrated, so information may not automatically transfer between hospitals, clinics, and CAPs.


5.

PHARMACIES AND MEDICATIONS

Pharmacies are an essential part of Spain's healthcare system and are easy to find in cities and towns. Pharmacists provide guidance on medications, minor ailments, and over-the-counter remedies.

When you need a prescription, your GP or specialist provides a *receta*. Spain now widely uses electronic prescriptions, but the system differs between public and private healthcare:

- Public system (SNS): prescriptions are issued electronically through the RESNS platform (*Receta Electrónica del Sistema Nacional de Salud*). This allows prescriptions to be sent directly to pharmacies nationwide, and patients can pick up their medications using their health card. Many generic medications are available through this system, which are usually cheaper than brand-name alternatives. The public system covers part of the cost depending on age, health condition, and medication type.
- Private healthcare: doctors using private insurance may issue prescriptions via REMPe, a platform for digital prescriptions in the private sector. These prescriptions are not covered by the public system, so patients usually pay the full cost, though private insurance may reimburse part of it. Patients can present REMPe prescriptions at most pharmacies, and they are fully legal and accepted throughout Spain.



For minor ailments such as colds, headaches, or digestive issues, pharmacists can provide over-the-counter treatments without a doctor's visit. They also advise on vitamins, supplements, and preventive care products.

Emergency pharmacies with extended hours (*farmacias de guardia*) are available outside regular opening times. Listings are usually posted on pharmacy doors or online.

Many expats find it helpful to establish a regular pharmacy nearby where the staff knows them and can advise on recurring medications or local availability. Having a trusted pharmacy can make managing prescriptions and minor health concerns much easier, especially if you are new to Spain.

6. EMERGENCY AND URGENT CARE

Knowing how to handle emergencies and urgent health situations is essential when living in Spain. The country has a well-developed network of emergency services, hospitals, and urgent care centers to ensure timely medical attention.

In a serious medical emergency, always dial 112, the national emergency number. Operators in tourist and expat areas often speak English, but it helps to know some basic Spanish medical terms. In many regions, you can also call 061, the regional medical advice number, which can guide you to the most appropriate facility.

Spain has two main types of urgent care:

- Hospital emergency departments (*urgencias*) – Located in hospitals, these handle serious or life-threatening conditions such as heart attacks, severe injuries, or major illnesses. Hospital urgencias are open 24/7 and have full access to diagnostic tests, specialists, and inpatient care if needed.
- Urgent care at primary care centers (*CAP urgencias*) – CAP urgencias manage urgent but less severe medical issues, such as minor injuries, high fever, or infections. These centers provide immediate treatment and can refer patients to hospital urgencias if necessary.

Visitors from the EU can use a valid EHIC card to receive emergency care at both hospital and CAP urgencias without upfront payment in most regions. UK visitors should use a GHIC card, which works similarly to the EHIC.

Non-EU visitors, including US citizens, can receive treatment for life-threatening emergencies, but may be asked to pay upfront for non-emergency care unless they have private travel or health insurance. It is strongly recommended to carry proof of insurance and identification at all times.

For residents in the public healthcare system (SNS), urgent care services are covered without additional payment. Private insurance (*mutua*) coverage depends on your policy, so check what your plan covers for emergency visits.

When traveling within Spain, it is helpful to know the nearest hospital and CAP locations. Large cities often have multiple hospitals and specialized emergency departments, while smaller towns rely on CAPs or regional hospitals.

Expats are advised to carry a small medical folder with their health card, private insurance card, current medications, and relevant medical history to ensure healthcare providers can act quickly and effectively in any emergency.

7. HEALTH INSURANCE

While public healthcare (SNS) provides basic coverage for residents, many expats in Spain choose to use private health insurance (*mutua*) to complement or replace public services.

Mutuas offer faster access to specialists, private hospitals, and more flexibility in choosing doctors. They are particularly useful for reducing waiting times and accessing care in English.

Some of the common mutuas in Spain include: Adeslas, Sanitas, Aegon, DKV, Asisa, Mapfre and AXA

Most mutuas cover visits to general practitioners, specialists, diagnostic tests, hospital care, and preventive services. Many also offer optional packages like dental coverage, which can include routine check-ups, cleanings, fillings, orthodontics, and more. Reimbursement policies vary: some plans cover 100% of dental and medical costs, while others reimburse a percentage depending on the service. It is important to carefully review your policy to understand which treatments are included and what co-pays or limits apply.

When selecting a mutua, consider:

- Frequency of doctor or specialist visits
- Chronic conditions or ongoing treatment
- Prescription coverage
- Dental coverage and reimbursement policies
- Travel or mobility within Spain
- Availability of English-speaking staff and digital services

Having private insurance can provide peace of mind, ensuring quick access to care, choice of doctors, and coverage for unexpected medical situations. Even if you are registered with the public system, a mutua can be a practical complement for convenience and efficiency.

8. PREVENTIVE AND ROUTINE CARE

Preventive and routine care is an important part of staying healthy in Spain. Your GP (*médico de cabecera*) is the main point of contact for adults, coordinating regular check-ups, monitoring chronic conditions, vaccinations, and preventive screenings. Even if you feel well, scheduling annual check-ups can help detect health issues early and maintain overall wellness.

In the public system, preventive services are included and follow structured protocols. Adults receive routine screenings such as blood pressure and cholesterol checks, diabetes tests, cervical smears, mammograms, and colon cancer screenings. Women are also advised to see a gynecologist (*ginecólogo/a*) for female health checks, including PAP smears and breast exams. Children have regular check-ups with a pediatrician (*pediatra*), which include growth and development monitoring, vaccinations, and general health assessments. These services are typically available through CAPs but can also be accessed privately if preferred.

In private healthcare, preventive care can be more flexible, allowing direct access to doctors, often with shorter waiting times and access to private clinics. However, this flexibility means care is less protocolized, and it can sometimes be confusing for expats to know which tests are recommended, when to schedule them, or which screenings are included in their plan. Some *mutuas* offer additional services such as dental check-ups, nutrition consultations, and physiotherapy, though coverage and recommendations vary between providers.

Chronic conditions, such as diabetes, hypertension, or asthma, are closely monitored through regular appointments. Your GP coordinates ongoing treatment, adjusts medications, and schedules follow-ups to prevent complications. Pharmacies can also assist with managing medications and renewing prescriptions for long-term conditions. Maintaining a personal health record with test results, vaccinations, and chronic condition management plans is important and makes it easier to coordinate care, especially if you move or switch clinics.

Regular preventive and routine care helps adults and children stay healthy, catch potential health problems early, and manage chronic conditions effectively, while understanding that private healthcare may require more initiative to maintain the same structured follow-up as the public system.

9.

SPECIALIZED AND SUPPORTIVE CARE

Maternity care

Spain offers structured support for maternity care, accessible through public CAPs or private clinics. Prenatal care begins with visits to a gynaecologist (*ginecólogo/a*) or midwife (*matrona*). The *matrona* manages routine, low-risk care, monitoring blood pressure, fetal heartbeat, and providing guidance on nutrition and lifestyle, while the *ginecólogo* focuses on medical assessments, ultrasounds, prescriptions, and managing complications or higher-risk pregnancies. Routine appointments may take place at CAPs or hospital outpatient units depending on the service required.

Postnatal care includes follow-up visits for the mother, usually with the *matrona* or GP, to monitor recovery, detect complications, and support breastfeeding and wellbeing. The baby is seen by the *pediatra* for routine growth checks, vaccinations, and general health assessments. Private services can offer additional support, home visits, or specialized postnatal programs.

Psychological Care

Mental health care is an essential part of overall wellbeing for both parents and children. Adults can access psychologists, psychiatrists, and counseling services through the public system or private insurance. Many *mutuas* cover consultations, therapy sessions, and treatment for conditions such as anxiety, depression, or postnatal depression. Children and adolescents can also receive support for behavioral or emotional issues, with appointments available at CAPs or private clinics. English-speaking professionals are commonly available through private providers, which can be especially helpful for expats.

Palliative Care

Palliative care (*cuidados paliativos*) provides support for individuals with serious or terminal illnesses, focusing on comfort, symptom management, and quality of life. In Spain, palliative services are available through both hospitals and CAPs, and many private insurers offer coverage for home-based or hospice care. Care is multidisciplinary, involving doctors, nurses, social workers, psychologists, and physiotherapists, to address physical, emotional, and spiritual needs. Residents requiring palliative care can access these services with guidance from their GP or specialist, ensuring holistic support for both patients and families.

10.

PRACTICAL TIPS, RESOURCES, AND SUMMARY

Navigating the Spanish healthcare system as an expat can feel complex at first, but with some preparation and knowledge, accessing care becomes much easier.

Some practical tips to make the most of Spanish healthcare:

- Register with a CAP: Even if you plan to use private care, registering with your local primary care center gives you access to public services, including GPs, pediatrics, and preventive care.
- Maintain a personal health record: Keep copies of medical history, vaccinations, prescriptions, and test results. This makes it easier to coordinate care across CAPs, specialists, and private providers.
- Understand your insurance: Whether public or private, know what is covered and what is not. Private insurance often offers faster appointments, additional services, and access to English-speaking professionals.
- Plan preventive and routine care: Schedule regular check-ups, screenings, and vaccinations for adults and children to stay ahead of health issues.
- Know emergency numbers: In urgent situations, dial 112 for emergencies or 061 for regional medical advice. Hospital urgencies handle serious cases, while CAP urgencies manage less severe urgent care.

Each *comunidad autónoma* has its own official website for regional healthcare services. Many regions have digital portals for booking appointments, checking lab results, and renewing prescriptions.

Useful Websites for Expats in Spain:

1. Maresme Family Medicine – <https://www.maresmefamilymedicine.com> – Healthcare for expats by an expat GP, with guidance on navigating the Spanish system.
2. Farmacéuticos – On-duty Pharmacies across Spain– <https://www.farmaceuticos.com/farmacias-de-guardia/>
3. Seguridad Social – <https://www.seg-social.es> – Official website for Spain’s social security and public healthcare system.
4. Spanish Ministry of Health – <https://www.mscbs.gob.es> – Official information on public healthcare, emergency numbers, and regulations.

Glossary

Spanish	English
Centro de atención primaria (CAP)	Primary Care Center
Cuidados paliativos	Palliative care
Cita previa	Appointment (booking)
Farmacias de guardia	On-duty / 24-hour pharmacies
Ginecólogo/a	Gynaecologist
Hospital	Hospital
Matrona	Midwife
Médico de cabecera	General Practitioner / family doctor
Medicamentos	Medication
Mutua	Private health insurance company
Pediatra	Pediatrician
Receta	Prescription
Tarjeta sanitaria	Health card
Urgencias	ER / urgent care