

TOP HEALTH INSURANCE OPTIONS

For The Retiree In Europe

By the Editors of Live and Invest Overseas[™]

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Introduction

Health insurance to cover you in your new country of residence is one of the most important issues you must address as you plan for your move overseas. Bottom line, you have three options: an international policy, a local policy, or no policy at all.

The third option can be more reasonable than it may seem, depending on where you plan to live. In some countries, medical care is so affordable that it can make sense to pay for it as you need it, rather than insuring against it.

Most people, though, most places in the world, feel more comfortable knowing that they're covered in case of medical emergency or, certainly, calamity. One of the main advantages of an international health insurance policy is that it can cover you under all

circumstances anywhere in the world, making it a good option if you intend to travel regularly beyond your chosen overseas base.

An international policy also can be a good option if you intend to divide your time between your chosen overseas haven and the United States. However, an international health insurance policy has an important downside: It's more expensive than a local one. Local medical insurance can cost less than US\$100 a month—in some countries less than US\$50 a month.

It's important, though, that you understand what you're buying. Policy options, details of coverage, deductibles, and premium costs vary dramatically country to country. Seek out expert advice with Live and Invest Overseas' top health insurance advisor [here](#).

Our goal in preparing this report is to make it as straightforward as possible for you to compare your options one country to another. By understanding how the public system works (and if you should rely on it), how good the private facilities are, and knowing what you can take advantage of as a foreign resident, you can better prepare yourself to know what level of insurance policy you'll need.

Additionally, we provide you with key information on emergency medical services and the possibilities for in-home nursing care, retirement communities, and assisted-living facilities, so you can plan ahead for any eventuality.

We've discovered that, even with our in-country resources and contacts, this is not easily accomplished. It's no simple thing to compile consistent data...

Some countries offer a dozen or more local insurance options. Some offer a handful. The information available on the internet in nearly every case is incomplete or out-of-date.

This confusion can be compounded by language. That is, the people on the other end of your conversation may or may not speak English.

In these pages, we arm you with information to make at least a preliminary determination as to which option might make sense for you. In countries where many options are available, we detail for you here the top ones that we've identified based on our own research and the recommendations of in-country contacts and correspondents. In other words, the particular policies we walk you through country by country have not been randomly chosen. We believe these are the best options for different reasons in each case.

Note that local insurance providers accept new policyholders only through a certain age that is typically younger than the cut-off age for an international policy. In other words, depending on the country and your age, a local policy may not be an option. You may have no choice but to invest in a (more expensive) international policy if you want formal health coverage.

Once insured, however, some companies allow you to renew your policy until a certain age, others offer lifetime coverage. You will have to read the policy documents very carefully in each case.

Before we dive into the per-country specifics, there are a few things we want to explain as a preface...



Insurance On Arrival

Most countries require those seeking residency to be covered by insurance as soon as they arrive in the country. But, in an infuriating catch-22, you often have to be a resident in a country before you can contract with a local insurer.

Don't let this force you into buying an international policy, though, unless you're really sure that's what you want.

So this puts you at a short-term disadvantage: How can you know the best policy for you before you even land? On the face of it, this means you doing all your research and contracting whichever policy you choose before you set off for your new home... But what if you get there and realize it's not what you need?

Travel insurance is the easy solution here. However, many countries also make it easy by offering a cheap and basic plan that you can buy into to satisfy the authorities, then switch to something else once you're settled. In any case where this is possible, we've alerted you to the local option.

The point is, though, that you shouldn't feel like you have no choice but to go local because of this requirement. If it makes you more comfortable, get a short-term travel plan from a company you're familiar with back home, and deal with long-term insurance—be it local, international, travel, or none at all—after the dust has settled.

Because you're planning to establish your home in the EU, there's one more thing to consider... You must be certain that the medical coverage you use or buy for this interim period complies with Schengen requirements, which state that you must have "adequate and valid medical insurance to cover any expenses which might arise in connection with repatriation for medical reasons, urgent medical attention and/or emergency hospital treatment or death, during their stay(s) on the territory of the Member States.

"The insurance must be valid throughout the territory of the Member States and cover the entire period of the person's intended stay or transit. The minimum coverage shall be EUR 30,000."

Ask your current insurer if your coverage complies with the Schengen requirements or can be converted to one that does; if not, you might want to cancel your current insurance and buy travel or private coverage that does comply.

Comparing Care

Again, the purpose of this report is to allow you to compare the overall care and the various systems in place in our top seven European havens. With that in mind, we've provided rankings where they exist.

The foremost authority on the subject on global health care is the World Health Organization (WHO), which put out a World Health Report that has come to be the primary reference source for contrasting health systems worldwide.

Of the havens covered in this report, all seven appear in the top 30 best-ranked health care systems in the world...

- | | | |
|-----------------|--------------------|------------------|
| 1 France | 11 Norway | 21 Belgium |
| 2 Italy | 12 Portugal | 22 Colombia |
| 3 San Marino | 13 Monaco | 23 Sweden |
| 4 Andorra | 14 Greece | 24 Cyprus |
| 5 Malta | 15 Iceland | 25 Germany |
| 6 Singapore | 16 Luxembourg | 26 Saudi Arabia |
| 7 Spain | 17 Netherlands | 27 UAE |
| 8 Oman | 18 U.K. | 28 Israel |
| 9 Austria | 19 Ireland | 29 Morocco |
| 10 Japan | 20 Switzerland | 30 Canada |

The Joint Commission International (JCI) is a good resource as well, providing accreditation for hospitals, ambulatory care facilities, clinical laboratories, home care, long-term care, medical transport organizations, and primary care services, as well as certification for disease or condition-specific care.

JCI accreditation is considered the gold standard in global health care, and JCI consultants are the most skilled and experienced in the industry. In each case, we've listed out the JCI-accredited per country, but we haven't indicated which parts of their services are accredited.

The JCI website provides easy-to-browse lists of all accredited facilities in the world, with full details of accreditation history; check for details on your country's facilities [here](#).

Another good resource is Medical Travel Quality Alliance (MTQUA), an independent international organization established in 2009 that advocates for medical tourists by assessing various medical providers, providing accreditations (check the list of MTQUA-accredited facilities list [here](#)) and ranking the top 10 facilities in the world for medical tourism each year. You can be confident that an MTQUA-accredited facility is one you'd be comfortable receiving care in.

Yet another specialist in this field is the [Medical Tourism Association \(MTA\)](#), a global non-profit group that aims to provide as much information to prospective medical tourists as they can. Again, if they recommend a facility as being appropriate for medical tourists, you can rest easy that its standards would meet your own.

And comparing against quality and cost against the United States? There's no good singular resource, but between a few sources, you can give yourself a pretty good picture of the situation...

A study by the University of Michigan reports that "even people with health insurance pay, on average, more than \$1,000 out of their pockets for a hospital stay." This, simply from co-pays and deductibles required.

From 2009 to 2013, total cost sharing associated with hospitalizations grew by more than 37%, from \$738 to \$1,013," Emily Adrion wrote in the Journal of the American Medical Association (JAMA), which compiled the information from 7.3 million patients covered by Aetna, UnitedHealthcare, and Humana from 2009 2013.

Plus, a 2015 study by the Kaiser Family Foundation also found that insurance premiums rose 4% from

2014 to 2015 (and have only gone up since). So while your out-of-pocket obligation rises, so does your flat insurance cost—even if you're healthy and not actually seeking care and paying co-pays for treatment.

The American Journal of Medicine put out a study in 2009 that reported almost two-thirds of bankruptcies in the United States were caused by a medical situation—even though roughly 78% of the bankruptees had insurance at the start of the illness. Of those bankrupted, uninsured families were said to have owed nearly US\$27,000; those with private insurance owed over US\$17,000. The most unfortunate of these started with insurance but ended up losing it during the course of their health debacle—those wound up owing about US\$22,000.

The most devastating of their bills were to the hospital, the next highest came from prescriptions, followed by doctor fees and insurance premiums.

In fact, though, JAMA's US\$1,013 number is conservative when you look at the by-state averages of an overnight hospital stay, which give a countrywide average of US\$2,346 per night in nonprofit hospitals; US\$1,798 a night in for-profit hospitals; and US\$1,974 per night in state or government hospitals. (Information provided by Becker's Hospital Review.)

Remember, those are the costs of simply staying overnight in the hospital... they don't include any doctor's fees, tests, drugs, or equipment used by the patient. The situation is so desperate, that the majority of Americans with significant medical bills are crowdfunding to try to get them paid.

Save yourself all this worry and hassle, and simply head overseas for care.

General Tips

How To Find Referrals

The best place to get referrals is from your fellow expats and new local friends. Ask around among your new compatriots (be they foreign or local) for whatever it is you need (medical or otherwise), and you're likely to get a great list of top providers... and likely a list of those not to use—equally valuable!

You can also consult your embassy's local website. The U.S. Embassy lists all of their official branches [here](#).

Once you find your local embassy website, search it for lists of referrals. These almost always include recommended physicians, specialists, and

dentists, but often also lists of attorneys and other professionals that you may need. In all cases the recommendations will speak English fluently and will have studied or practiced in the United States at some point.

In a well-developed town or city, you might see lots of clinics, dental offices, and specialists' offices on the streets, but you're running a risk if you walk in without doing any due diligence. And you certainly can't expect great results on major or complex treatments by stumbling into the first office you see. You wouldn't do that in the United States, and you shouldn't do it anywhere else.

Check With The CDC

For each country, we've indicated which vaccinations the Centers for Disease Control (CDC) recommend for the region. [Check the CDC website](#) for the most up-to-date advice on diseases and preventions, to check which vaccines are recommended for which country, and/or to request a more personalized recommendation tailored to your personal situation.

EMS Overseas

If you have to call for emergency medical assistance overseas, you can't be sure the operator will speak English. (Wherever there is a tourist or English-speaking hotline available, we've included those details.) With that in mind, you might ask a friend or neighbor to make the call for you if possible.

In any case, it's a good idea to get comfortable saying a few important things in your new local language, including:

- Who you are;
- Your phone number;

- Your address and location (know how to describe where you live by landmarks);
- The medical situation (get familiar with any terms you might need to know; for example, if you've got a heart condition, learn the associated vocabulary ahead of time);
- Where you are if you're not at home (basic directions, location names, and landmark

references—you'd learn all these in the first weeks of any language-learning program, so pay attention in those classes).

In Europe, note that the number 112 is the universal medical emergency number to call; it can be dialed for free from any phone.

Prescriptions Overseas

The first thing to understand about drugs is that the United States grossly overregulates and overcharges. Prescription drug regulations are much looser outside the United States. Many medications are easier to acquire overseas (antibiotics and drugs used to treat mental illnesses, for example), and prescriptions are not required in many situations.

Antibiotics, cough meds, diuretics, and your typical cold medicines can certainly be bought over the counter. You just have to know the name in the language of your new country. Take an old prescription container or an information leaflet to explain to the pharmacist what you're looking for.

While medications are almost universally available, they may not be called what they were back home, often known by their scientific name instead of a brand name. Make sure you know this name before you head to the pharmacy, as it's likely to be the only way to find what you need... plus having the correct chemical name is the only way to make sure you have the same stuff. It's also a good idea to bring in your old prescription bottle, package, or the instruction leaflet so that you can demonstrate to the pharmacist what you're looking for.

Working with pharmacists outside of the United States is often more of a dialogue than a set of instructions, so talk to your local pharmacist, they're usually eager to help. Often, they can look up what you've got based

on the documentation you provide and either have it or suggest a generic or alternative.

For example, serial expat Kat K. shares "My birth control in the States cost me US\$89 a month in co-pay. When I moved to Panama (without insurance) I went to the pharmacy with the brand name and scientific name to ask if they had it, and they handed me a box for US\$26... that's the entire cost, not a co-pay. It has a different name than back in the States, but it's the exact same packaging otherwise."

Again, because things are generally less regulated outside the States, pharmacists play a bigger role overseas than they do back home. Instead of heading to the doctor or clinic with a minor complaint, you can bypass a checkup and head straight to the pharmacy. Describe your symptoms, and the pharmacist will give you what you need (including antibiotics). Know what you need already? Simply head in and tell them what you want.

If you're moving overseas, you'll want to come with at least a small supply of any medications you're currently on. If that's the case, make sure you keep your meds in their original packaging and carry a copy of the original prescription, along with the chemical name and dosage. Some countries are strict on the movement of drugs across borders, and you may find you need to show these things at customs (though it's not typical for most countries). Plus, if you end up

in an emergency or need more, you're as prepared as you can be.

If you can't find what you need locally (or it's overpriced), you can always order online. We recommend Expatriate Prescription Services (EPS),

an international prescription benefit mail order program headquartered in the United States. "Our clients experience a savings average of 25% to 30% in comparison to average U.S. prices," says Managing Director Virginia Clark.

Your Medical Records Overseas

All files and records pertaining to your health belong to you. This may seem like an obvious statement... but have you ever tried to get a copy of your file from your doctor in the States? It's like you're performing your own record-ectomy. You won't have that problem overseas. Just ask for a copy of any paperwork and it's yours to do with as you please.

Nursing Homes And Assisted Living Overseas

North America is by far the most developed part of the world when it comes to elderly care facilities. This difference is cultural and deeply engrained in local traditions. For much of the rest of the world, aging or ill family members are cared for within the family unit. This care isn't outsourced the way it so regularly is in the United States.

Terminologies

Finally, a note on translations... In British English, plans and organized structures are often called schemes. Because U.K. English is the default translation in Europe, many countries offer what are translated as various health schemes, insurance schemes, and social security schemes.

As an American, that word might give you pause, but don't let it. There's nothing underhanded or malicious in the word; no dastardly plot to separate you and your money. "Scheme" in this sense merely refers to the system of organization applied.

With all that said, read on...

Cyprus



This tiny nation in the eastern Mediterranean is renowned for its high-quality health care. According to the World Health Organization, Cyprus's health care system ranks #24 in the world. Many of its medical professionals are trained outside the country, including in the States and the U.K.

Cyprus's public health care system is managed by the Ministry of Health (MOH). The MOH is responsible for planning and development of the country's health care policies, promoting health and preventative medicine,

and controlling infectious disease outbreaks. The MOH also regulates providers, pharmaceuticals, medical devices, and personnel to ensure that Cyprus is in keeping with EU health care regulations.

Private health care is thriving in Cyprus, with facilities offering procedures in a diverse selection of specialties and a competitive local insurance market. Medical facilities across the country are trusted and well-used not only by Cyprus nationals and residents but also by medical tourists from around the world.



Public Health Care

Cyprus's public health care system is known as the General Healthcare System (GHS, or GESY in Greek). It's a new system, inaugurated in June 2019, that aims to provide affordable and effective care to residents of Cyprus.

The GHS is a unified health system that covers basic medical care, some specialist care, hospitalization, lab work, maternity care, mammograms, and some prescriptions. It's funded by taxes and mandatory

social service contributions as well as state and patient co-pays.

In all of Cyprus's major cities you'll find government hospitals. In less populated areas, you'll find government-run hospitals and clinics. All Cyprus permanent and legal residents have access to GHS care. The system allows patients to choose a doctor, hospital, or health care provider.

The Cyprus Health Insurance System 101:

How It Works

To access the GHS, you must be employed in Cyprus or a resident (and therefore issued a Cypriot permanent residents' medical card). If living or working in Cyprus for upwards of three months, you must register as a Cypriot resident.

If employed, you need to also register with Cyprus Social Insurance Services to pay contributions to the GHS. You'll do this by registering with your local labor office and receiving one of two Cypriot health care cards, with varying benefits depending on your household's yearly income.

Once resident, whether employed or not, you can begin accessing Cyprus state health care by registering with a Cypriot doctor through the GHS. You do this by creating an account on the GHS Beneficiary portal or in person with a doctor.

Cyprus state health care services are not free. Co-pays are required for certain services, but costs can be negligible. For instance, the co-pay for prescribed medicine may be 1 euro. A visit to the ER costs 10 euros. If you need to see a specialist, the co-pay is 6 euros if you have a referral from your GHS-allocated doctor or 25 euros without a referral.

Private Health Care

The private health care market in Cyprus is competitive and sophisticated, with a wide range of local and international companies offering policies. Many Cyprus expats opt to maintain private insurance. It gains them faster access to care and access to a wider choice of medical practitioners and hospitals, reduces the likelihood of language barriers, and generally ensures higher quality of care.

Private health care is thriving in Cyprus, and there are many local insurance options offering private health care plans. Prices vary depending on the provider, your age, the area of cover, and any pre-existing

conditions. Plans range from around 300 euros per year for coverage at the lowest end of the spectrum up to 1,500 euros per year towards the top end.

There are 134 private facilities around the country, including hospitals, polyclinics, clinics, diagnostic centers, and independent practices. Both local and international private insurance are accepted at Cyprus's private facilities. Typically, care is paid for up front at reimbursed at a later date.

Prescription Information

Pharmacies are widespread across Cyprus, including 24-hour pharmacies. As in most EU-member nations, green crosses make them easily identifiable. Diverse medication is available without prescriptions, and pharmacists are able to recommend medications for regular ailments.

Local Insurance Options

[EuroLife](#)

EuroLife provides coverage for hospital care, outpatient benefits, travel medical assistance abroad, a medical call center, and supplementary benefits and allowances. It offers a range of plans, from the most basic Medica plan to the most comprehensive, Medica Plus, that covers individuals in Cyprus between the ages of 18 and 65.

[Cypria Healthcare](#)

Cypria Healthcare is a subsidiary of CNP Cyprialife, a company that provides life insurance, private investment, and savings plans. It offers three tiers of inpatient care options: Cypria Health Care Gold (with maximum coverage limit per incident of 300,000 euros), Cypria Health Care Platinum (600,000-euro limit), and Cypria Health Care Diamond (1,000,000-euro limit).

Nursing Home Options

Cyprus is lacking in long-term care options, with one of the lowest long-term care expenditures in the EU and therefore high out-of-pocket payments. Long-term health care is delivered by the MOH and consists of home-based health services administered by nurses.

Informal care is relied on for long-term care, with family members and friends providing services.

There are a number of private nursing home options available across the country for those able to pay out of pocket.

Oasis Care Home, for instance, offers residential care, nursing care, dementia care, and palliative care. Single rooms run 1,200 euros + VAT per month; double rooms run 950 euros + VAT per month.

Notable Medical Tourism

People from around the world are traveling to Cyprus to avail of its affordable and high-quality medical care. Many take the opportunity to combine a medical procedure and subsequent recovery with a Mediterranean beach holiday.

Medical tourists are specifically seeking out elective treatments and surgery in Cyprus. Several hospitals in Cyprus offer world-class treatments in IVF. Some medical tourists also come for the low cost of MRIs, CT scans, and other complex investigations.

Costs are so low that many pay out of pocket. The average price to see a specialist medical practitioner with a same-day appointment is about US\$45. Dental treatment and common procedures like joint

replacements are significantly cheaper in Cyprus than other EU countries and certainly the United States.

It has a burgeoning reputation as a cosmetic surgery destination. Rhinoplasty costs roughly 2,400 euros on average and breast augmentation, between 2,900 and 4,000 euros. In the United States, equivalent procedures cost about US\$5,410 for rhinoplasty and between US\$5,000 and US\$10,000 for breast augmentation.

Capital Nicosia is where the majority of cosmetic surgery and dental clinics are found. Private health clinics are also available in Larnaca, Paphos, and Limassol. Doctors and surgeons are board-certified, often trained in the U.K. or the United States. English is more widely spoken by medical personnel in the private sector than in the public.

Dental Care

Cyprus dentists are excellent and often trained abroad in Europe, Turkey, or the States. It has one of the highest dentist-per-capita averages in the EU at 91 dentists per 100,000 people.

Prices can be as low as one-third the cost of equivalent care in the States, making up for the

travel expense in getting to Northern Cyprus to have treatments done. At the Nicosia Dental Polyclinic, dental implant costs 1,200 euros, while this can cost up to US\$4,500 in the States.

EMS Services

Emergency contact numbers in Cyprus include 112, the general emergency number for EU countries, and 199, the local number in Cyprus. Nationwide emergency services are available in Cyprus, though it's more common for neighbors and friends to drive people to the hospital in case of accidents, as ambulances can be slow.

Diseases

Rates of infectious disease and epidemics are extremely low in Cyprus. The Medical and Public Health Services Department monitors food and water safety closely.

The CDC recommends routine vaccines (chickenpox, diphtheria-tetanus-pertussis, flu, measles-mumps,

rubella, and polio), COVID-19, hepatitis A and B, measles, and rabies for travel to Cyprus.

It also recommends precautions against non-vaccine preventable diseases, including leptospirosis, leishmaniasis, hantavirus, and tuberculosis.

Hospitals In Cyprus

Cyprus does not currently have any JCI-accredited hospitals. [Check here for a full list of hospitals in Cyprus.](#)



France



Health care in France is the best in the world according to the World Health Organization, which ranked it #1 out of 191 countries surveyed. If you're a member of French Social Security (that is, you're paying into the system), most of the cost of this extraordinary health care is covered.

France Correspondent Jann Seal shares her most recent experience: "One week into my recent trip to France and, wham! I was on my back with a fever and other disagreeable happenings.

"I dragged myself down to the local pharmacist. In France, they're easy to find. Just look for the green cross on a sign above the door. I found one on a building in the center of town that signaled someone who at least understood sickness was on duty.

"The pharmacist seemed to read my expression as I fell through the door. She attempted to diagnose me more specifically by asking questions in French (of course). I was no use. My ability to produce any French in response was lost in my fever.

"She placed a cool hand over my forehead gave me a worried look. 'Grippe,' she said.

"She gave quick commands to her associate. Instantly, boxes of tablets, syrups, and potions were on the counter for me to examine.

"Out of pocket, my bags of drugs cost the equivalent of US\$25."

Public Health Care

Foreigners in France who have registered at their local social security office (Caisse Primaire d'Assurance Maladie, CPAM) can avail of the public system if they are:

- Employed in France;
- Self-employed and making the necessary contributions;
- Of official retirement age in their home country.

Expats using the public health care system should keep in mind that even though the choice of doctor is left up to the patient, going to the same doctor

will assure higher compensation from social security. A referral must also be acquired before a specialist is consulted or the state will lower its contribution. Certain professionals, such as psychiatrists and dentists, are exceptions to this rule.

Once you've registered, you'll be issued a *carte Vitale*, which you need to present when seeing a health professional or going into hospital. You'll also have to pay a monthly health insurance premium as well as contributing to the costs when seeing a doctor. The *parcours de soins* will apply, meaning you'll need a GP referral to see a specialist.

The French Health Insurance System 101:

How It Works

You'll find yourself in one of the following situations:

- **You are retired and wish to move to France:**

You will need to have health insurance to be able to apply for a long-stay visa (Carte de Séjour) in France. Some people get it through Patriot Travel, but you should shop around for the best option suiting your particular situation.

When your initial health insurance expires and before having resided in France for five years, you will need either to continue with the initial insurer or find a different one. You are not allowed to join the Social Security System via Couverture Maladie

Universelle (see below) before the period of five years of legal residence in the country.

- **You are in France to work:**

- Employed by a local company: Your employer will apply on your behalf for social security, thus providing you with incapacity and retirement benefits.
- Self-employed: You have to apply by yourself to an organization reserved for your category.

- **You are not employed and have been legally in France for five years:**

France's PUMA health care bill provides health insurance to anyone who has been in France for more than three months and intends to spend more than 183 days (half the year) in France. This was intended to eliminate any administrative gaps in health insurance coverage.

You are still liable to pay 8% of your income for coverage under this new legislation, assuming that both of the following conditions are true: your professional income is less than 3,862 euros and your total revenue from investments, capital gains, and rental income is greater than 9,654 euros. This is called the CSM and is built to ensure that people using this option are contributing to the health care costs of others.

You are able to pay on a monthly or quarterly basis beginning in November and the payment is collected by the Social Security Contributions Collection Agency (URSSAF).

- **If you have no income or your household income is below the threshold:**

All expenses are reimbursed according to the set tariff (*tarif de convention*). This tariff, set in advance by the French Ministry of Health, determines the rate at which a given consultation, diagnostic test, treatment, or medication will be reimbursed.

If the income for the household is over the threshold, then you pay a contribution of 8% calculated from the amount that is over that limit (e.g., if the income is 17,000 euros, you pay 8% on 17,000 minus 9,029 euros—7,971 euros—8% of which amounts to 637 euros per year).

The minimum income for households that is liable for the 8% tax is 9,564 euros. Any household that falls below that amount is not liable to pay a contribution.

The Fine Print

Again, if you are in regular employment in France, you automatically join the Sécurité Sociale (Sécu, for short) through your employer; both you and the employer pay regular premiums for both you and your dependents (spouse or partner if they are totally dependent on you financially, and children under 16, or up to 20 years of age if they are studying) are covered.

If your enrollment to social security is not organized by your work place, you must enroll yourself. Do so by visiting your local *caisse* with the following documents:

- An official ID
- *A relevé d'identité bancaire* (RIB; bank account details, available from your bank)
- Pay slips

If you are self-employed, you pay a percentage of your taxable income. Self-employed workers are not covered by the Sécu in the same way as regular employed workers. In this case you need to apply to a special *caisse*.

The Social Security system is usually slow in issuing numbers, health insurance cards (*carte Vitale*), and reimbursement. Medical treatment will be reimbursed after proof that you have worked 200 hours in the previous three months.

Carte Vitale

The French health insurance card, the *carte Vitale*, is a chip card (*carte à puce*) with your medical record coded on it, allowing health professionals to register the treatments prescribed and details of your files on a central system. In some instances, this data is also included on *feuilles de soin* (written records).

The *carte Vitale* is accepted by 81% of health professionals who are equipped with card readers, which transmit the required information through to

a data bank which automatically records the need to reimburse the patient for the cost of the transaction.

The *carte Vitale* is not a form of payment, and you have to settle the full fee at the end of the appointment—the difference is that you don't have to send the forms by post to the Sécu, so there is less chance of lost and unreimbursed claims.

Registering With A GP

(*Médecin Traitant*)

At age 16, everyone in France chooses a *medicine traitant* who oversees and coordinates all their treatments. Usually, this is a local practitioner who confirms his acceptance on a form you register at the local *caisse*. You can change him by applying at the local *caisse* (without the needing to inform him personally).

Each time you visit the doctor, you will be asked to pay a consultation fee (*honoraire*). The level at which you will be reimbursed for standard doctor's fees is currently 70% (with 30% for doctor's visits outside the normal work schedule).

Private Health Care

Private health care is available in France but provides little advantage in terms of quality of care over the public system.

Costs vary greatly due based on age and circumstance, but you are unlikely to be looking at less than 2,000 euros a year. And, if you have a pre-existing medical condition, private insurance may be difficult to obtain, as most private insurance companies usually do not cover such conditions. It could, however, be possible

to appeal to the CMU for access as long as you can provide evidence that you have been unable to obtain private cover due to this condition.

Most private insurance rates will be around 215 euros per month, totaling 2,500 or more for the year. Pre-existing conditions are not covered by most private health insurance companies but will be covered by the state after retirement or in the event that you are unable to access coverage for the condition.

Prescription Information

Pharmacies are plentiful in France, especially in its major cities. Medications are not sold off the shelf but have to be requested from a pharmacist or assistant, who retrieves them from their shelves. All pharmacies are privately owned and operated; although there are buying groups, there are no chains or franchises.

Most pharmacies will give you an emergency refill of non-controlled substances but will only dole out

enough to fill your prescription one time. (And they do validate the prescription, so they and the rest of the world will see that you've gotten it filled in France.) Some pharmacies will refill an overseas prescription, but some may refuse.

Local Insurance Options

Due to the success of the public health system, there are relatively few providers of private health insurance in France. What plans do exist are often supplied by employers, so expats moving to France for work should try to negotiate this into their package prior to signing a contract.

The level of reimbursement, varying from 100% up to 300%, is an important aspect to take into account. Otherwise, most contracts don't offer immediate cover, with delay periods (called a *délais de carence*) of three months up to a year. Other contracts provide for a reduced level of coverage during this preliminary

period. Also be clear on the time frame for the reimbursement to reach you (the faster, the better). Bottom line: You need to read the terms of your policy carefully.

Groupama

Good option for top-up insurance is Groupama, which is rated as one of the best insurers in France. The policies do not restrict on age or pre-existing conditions, they have good level of cover against cost, and quick and accurate payments.

Nursing Home Options

Traditionally, the French expect to care for elderly relatives within the family (adults are legally obliged to provide for their parents in old age, according to their means), so retirement homes are less common than in many other Western countries, although they're becoming more usual: there are now several thousand retirement homes in the country.

A traditional retirement home in France is called an *établissements d'hébergement pour personnes âgées dépendantes* or simply a *maison de retraite*. Accommodations are rooms with shared dining and living facilities. Those considered to be dependent have access to medical attention when they need it. This type of residential home is committed to

providing a good level of care, and they are inspected on a regular basis by the local authorities.

These are often privately run by insurance companies, non-profits, or even hotels. If run by local authorities they are subject to the direction of a hospital or council.

France doesn't have many retirement villages comparable to those in the United States. Those that exist in the south of France are not continuing care facilities offering daily care.

Notable Medical Tourism

Medical tourists traveling from the United States can expect to save from 5% up to 75% on medical procedures; the savings vary dramatically between procedures. For example, you can expect savings of 5% to 10% on a hip replacement but about 70% to 75% on a meniscus repair, so it pays to shop your options by procedure.

Dental Care

Most dentists work within the framework of the public health system, so your general dental treatment is reimbursed in the same manner as that of other medical care. That is, you receive reimbursement from the social security system at 70% of official rates and your voluntary health insurance policy will pay for balance. The main difference is that there is no 1-euro surcharge, as with other medical treatment.

Fillings, extractions, treatment for gum diseases and most other general treatment are covered by the social security and voluntary health insurance systems.

The level of the charges will depend on the type of treatment, but they are not excessive by the standards of many countries.

Some general costs:

- A basic dental consultation is 23 euros, reimbursed by the social security system at the rate of 70%.
- Treatment for minor tooth decay is 16.87 euros at the official rates, of which 70% is reimbursed.
- Tooth extraction is 33.44 euros, reimbursable at 70%.
- For emergency work on a Sunday or a public holiday, there is an additional charge, but it's equally reimbursable.

Charges are kept artificially low by the government to ensure that basic dental treatment is available for everyone, but some dentists are permitted to charge more than these rates (*dépassement d'honoraires*), so ask your dentist for their price list.



EMS Services

The medical emergency number in France is 15 from a landline or 112 from any phone. Most serious medical emergencies in France are handled by SAMU (Service d'Aide Médicale d'Urgence), a publicly run organization that provides ambulance services as well as other specialist medical assistance.

Diseases

Disease risk is low in France. The CDC recommends routine vaccines (chickenpox, diphtheria-tetanus-pertussis, flu, measles-mumps, rubella, and polio), COVID-19, hepatitis A and B, and measles.

It also recommends precautions against non-vaccine preventable diseases, including leptospirosis, leishmaniasis, tickborne encephalitis, zika, hantavirus, and tuberculosis.

Hospitals In France

Centre Hospitalier de Luxembourg in Luxembourg is JCI-accredited. [Check here for a full list of hospitals in France.](#)

Greece



Greece comes in at #14 on the World Health Organization's rankings of global health care systems. While standards are considered to be high, quality care isn't equally distributed across the country. Generally speaking, the best care is available in urban centers; in rural and remote island areas, standards of care are lower.

Hospitals in Greece are organized into two categories: general or specialized. General hospitals in Greece have departments with multiple specialties across many disciplines of medicine. Specialized hospitals focus on one specialty and are accessed through referrals.



Public Health Care

Greece's public health care system is known as the National Health System (ESY). It aims to provide free or low-cost care for all residents of Greece. It includes public and private health care providers divided into primary, secondary, and tertiary levels of service. It's financed through tax revenues and social insurance contributions.

The National Organization for the Provision of Health Services (EOPYY) runs Greece's public health care. It

provides free or low-cost health care to residents of Greece, including emergency, primary-ambulatory, and inpatient health care at public hospitals, health centers, and rural surgeries.

The EOPYY provides information on how to access health care, where its offices are located, and how to find EOPYY-contracted doctors on its website (in Greek only).

The Greek Health Insurance System 101:

How It Works

To access Greek public health care, you need to be paying into national insurance if employed in Greece. The first thing to do is register as a resident if planning on staying in the country for more than three months.

If employed or self-employed, you'll need to apply for a social insurance number—known as your AMKA number—with the Greek authorities. You can do this by registering at a KEP office (the governmental citizens service platform) or at a local citizens service center.

Next, you'll register online for public health care services on the EOPYY website. This grants you access

to public health care with the same rights as a Greek citizen.

Through EOPYY services, you'll pay reduced costs for medical care: roughly 25% the cost of prescriptions, for instance, and co-payments for care at a private EOPYY-contracted clinic. If you receive treatment at a state hospital with a referral from a EOPYY doctor, treatment is free.

Greek residents that are not employed or self-employed pay out of pocket for their health care needs or take out private medical insurance.

Private Health Care

The use of private health care, including for-profit hospitals, diagnostic centers, and independent practices, is widespread across Greece.

Most expats use international private medical insurance to ensure access to high-quality care. Private facilities are more likely to have English-speaking doctors and nurses and have newer equipment. They're also less affected by fluctuations in the Greek economy. Many Greeks also take out private health insurance to supplement their public health care plans and cover any expenses not provided by public health care.

There are two broad types of private medical insurance in Greece: coverage that gives you access to health care facilities within a specific network and coverage that gives you access to all hospitals in Greece. For the former, you must enter into coverage before age 80; with the later, you must enter before age 65. Plans typically cover 85% of costs, though there is variation across the broad variety of plans available.

Prescription Information

Like most countries in Europe, pharmacies in Greece are abundant and are identified by large green crosses. Pharmacists are a first line of defense against illness and can diagnose common ailments. Many medications are accessible over-the-counter. Prescriptions typically cost at least 50% less than their equivalents in the States.

Local Insurance Options

[Piraeus Bank](#)

Piraeus Bank provides a range of financial products and services in Greece, including consulting and solutions for individuals and businesses. It offers a range of health insurance plans with various benefits and types of compensation at varying price points.

[Ethniki Asfalistiki](#)

Ethniki Asfalistiki, also known as a Ethniki National Insurance, is Greece's biggest general insurance company. It offers various health programs that cover a range of health care needs and can include family members.

Nursing Home Options

Greece does not have a universal scheme for long-term care in place. The number of long-term care beds in the Greek public health care system is very low (1.4 per 1,000 people aged 65+). There are 25 Chronic Illness Nursing Homes, but only 3 of these provide geriatric care.

The Church of Greece as well as some local authorities operate about 100 non-profit residential care homes. There are less than 70 semi-residential day-care

facilities for the elderly, and some private clinics providing long term care...

But due to economic hardship and traditional practices, elder care is typically carried out informally at home, with older generations cared for by younger generations until the ends of their lives.

Notable Medical Tourism

High standards and relatively low costs in Greece's private health care facilities are making this country a major player in medical tourism. In 2017, medical tourism earned Greece over US\$14 million, about 7.6% of the country's GDP.

The top procedures that medical tourists seek out in Greece include IFV, cosmetic surgery, ophthalmology, dentistry, and rehabilitation. There are many dialysis centers across the country, making it a popular destination for renal dialysis.

Dental Care

Dental care is also provided by a mixed public-private system: publicly funded ESY dental services are provided through public hospitals and national primary health care networks; private sector dental care is available for pay out of pocket.

In the public system, dentists provide secondary dental care for medically complex procedures. In health centers, dentists provide emergency treatment

as well as general treatment for children up to 18 years of age. Dental treatments and dental care professionals available through ESY are limited.

The majority of registered dentists in Greece practice privately. Because of dissatisfaction with the quality of public dental care, most seek out care in the private sector.

EMS Services

Emergency care is free in Greece, and public hospitals have emergency departments. If you have an accident in Greece, you can call the National Center for Emergency Care (EKAV) or go to the emergency department of a public hospital. Greece uses 112 as its emergency service number, which can be called from any phone for free.

Diseases

The CDC recommends on keeping up-to-date on routine vaccines (chickenpox, diphtheria-tetanus-pertussis, flu, measles-mumps-rubella, and polio) COVID-19, hepatitis A and B, measles, and rabies for travel to Greece.

It also recommends precautions against non-vaccine preventable diseases, including leptospirosis, Crimean-Congo hemorrhagic fever, leishmaniasis, tickborne encephalitis, hantavirus, and tuberculosis.

Hospitals In Greece

Greece has two JCI-accredited hospitals: Hygeia Hospital and Henry Dunant Hospital Center, both located in Athens.

[Check here for a full list of hospitals in Greece.](#)



Italy



Italy has the world's second-best health care, according to the World Health Organization who ranked it #2 out of 191 countries surveyed.

In the north, standards are high, and no one can be denied care for any reason. The south, though, is not as developed, nor as generous. There is also a marked difference between the public and private hospitals according to the region. These differences follow the

same pattern: Northern Italy is a more affluent area and tends to have better public medical facilities, while the south has lower quality public medical facilities.

For major surgery and management of more serious diseases and conditions, you would need to travel to the larger towns and cities, and, generally, non-EU residents will not be able to access the public health care system and will need to seek private care.

Public Health Care

The public national health service, Servizio Sanitario Nazionale (SSN), is organized under the Ministry of Health and is administered on a regional basis. The public sector has improved greatly over the last decade.

The national system provides cheap (often free) top-notch health care, particularly if you move to one of the “rich” regions in the northeast Italy, and nobody can be denied enrollment for any reason (such as preexisting conditions).

In public hospitals, all inpatient treatment under the National Health Service is free. You pay for outpatient expenses, such as consultations, tests, and day surgeries; the maximum cost to the patient for each outpatient treatment is 36 euros. Be particularly careful if health care arrangements are made by a hotel or travel representative. They might reassure visitors that costs can be claimed back, but they are

referring to private insurance and not the treatment given under the SSN, which does not cover costs of planned treatments or private health care.

Family doctors are entirely paid by the SSN; they must offer visiting times at least five days a week and have a limit of 1,500 patients. Patients are assigned a doctor by the SSN, but they can be changed upon request, provided the doctor they choose has free slots.

All Italian cities and large towns have at least one medical clinic or hospital, but there is a noticeable discrepancy between Italy’s private and public hospitals. There is also a discrepancy in care available in different regions of the country. As mentioned, Northern Italy is a more affluent area and tends to have better public medical facilities, while the south, which is poorer, has overall lower quality public medical facilities.

The National Health Care System (SSN) 101:

How It Works

The SSN is a collection of structures and services that ensure health protection and assistance for all Italian and foreign citizens. Enrollment takes place at the Local Public Health Corporation (Azienda Sanitaria Locale, ASL) of the region where you reside.

To enroll, you’ll need:

- A valid residency permit (if the permit is being renewed, you can present the expired one, along with the receipt for the renewal; these are issued by the office of the chief of police or the post office);
- A certificate of residence or a declaration of regular abode;

- Tax return (issued by the Ministry of Economy and Finances, Ufficio Locale dell’Agenzia delle Entrate);
- A declaration in which one takes on the responsibility of communicating any variation in their status.

In addition:

- Unemployed who are enrolled in the employment offices have to self-certify that they are so;
- Foreigners married to Italian citizens have to provide a certificate of their family status.



Once enrolled, you're entitled to:

- The selection of a family physician and pediatrician;
- General medical examinations in clinics and specialist examinations;
- Medical exams at home;
- Hospitalization;
- Vaccinations;
- Blood exams, X-rays, ultrasound exams, etc.;
- Prescriptions;
- Certifications and medico-legal services;
- Rehabilitation assistance, prostheses, etc.

Some of the services are not free, but exceptions apply for disabled people, welfare recipients, retirees

with the minimum pension, and those over 60. For medical examinations with specialists, laboratory examinations, and the purchase of medicines, a fee must be paid. Any visit to the ER that is not classified as urgent (codice bianco, white code) will also require a fee. Otherwise, hospital services are free for all those enrolled in the National Health Service system.

Enrollment is open to non-EU citizens after paying the minimal annual fee in proportion to declared income. Currently, the minimum yearly fee is 388 euros per person.

Basic accommodation in private hospitals consists of wards with three to six beds. For an extra 75 euros per day, you can stay in a private room with en suite bathroom.

Private Health Care

Private medical insurance is mandatory if you are a non-EU citizen applying for residency in Italy. However, most private insurance policies offered by Italian companies are intended as supplementary policies for Italians who are covered by SSN and are not available to foreigners.

Private health care also allows expats to avoid the queues and complications of the public system, and

also makes provision for more comforts and personal choice when it comes to doctors and facilities.

If you are not covered by SSN, you must pay before receiving treatment, even if you have private medical insurance. Some foreign insurance companies have agreements in place to bill certain hospitals directly. Hospital treatments are not necessarily free of

charge, and you may be asked to make a patient co-payment; the cost should be marked on your GP's referral documents.

In contrast with your public options, private hospitals are more like five-star hotels... but they have a price

tag to match, with costs ranging from 500 to 3,000 euros per day. On top of that, treatment costs can be up to 5,000 euros per day for major surgery.

Prescription Information

You can take your prescription to any pharmacy in Italy, which are easily identified by their green cross. Prescriptions are generally not free; a co-payment must be made. However, some medicines that are considered life-savers are free of charge. Others are not covered by SSN; you will have to pay their full costs.

Italian pharmacies are regulated by law, which means you will always find an open pharmacy in your area at night, holidays, and Sundays. Each pharmacy displays information about its opening hours and out-of-hours emergency telephone numbers.

If you have a condition that requires you to bring your medicines to Italy, you should have a letter from your GP stating what the medicines are and why you need them. If possible, have the letter translated into Italian, as this will also be useful in case you need to see a health professional during your stay. You should also carry your medicines in their original containers. Make a note of the generic scientific name of your medicines in case you need to refill them at a pharmacy.

Local Insurance Options

[Nobis Assicurazioni](#)

Nobis Assicurazioni offers a policy that reimburses your medical expenses and those of your family or offers a daily allowance in case of hospitalization.

Nursing Home Options

Out of 277 nursing homes and assisted-living facilities across Italy, costs run from less than 1,000 up to 4,000+ euros a month. Despite the average being about 1,500 euros, the maximum rates can often exceed 2,500 to 3,000 and, in Rome and Milan, even exceed 4,000. The

price depends on the type of services offered by the facility and on whether there is a special agreement/convention with the regional government and other public bodies in place.

Notable Medical Tourism

The allure of seeking treatment in Italy is not driven by the price but by the destination. If you shop around, you could save 10% to 20% on medical procedure costs, though, and you can also benefit from medical travel packages that include accommodation, food, and Italian hospitality.

Dental Care

Italy treats dentistry as specialist treatment; you'll need to be referred by a doctor for care. Make sure you are referred to a public hospital, that you have a valid SSN card, and double-check you are not treated as a private patient.

Dental treatments are not necessarily free of charge, and you may be asked to make a co-payment. The cost should be marked on your GP's referral documents.

EMS Services

The medical emergency number in Italy is 112, which can be dialed from any phone for free. This is also the general emergency number and can be called in case of fire or to call the police.

Emergency treatment is available free or at low cost to anyone in need in Italy.

Other emergency phone numbers include:

- 118 – ambulance (*emergenza sanitaria*)
- 113 – police (*carabinieri*)
- 115 – fire brigade (*vigili del fuoco*)
- 170 – English-speaking international operator (*informazione internazionali*)

There is no guarantee that all emergency services and doctors will speak English. If possible, have a local assist with your call.

In case of any medical or dental emergency while a tourist in Italy, you can visit your nearest SSN hospital or any Guardia Medica, which offers an after-hours First Aid Service.

Hospitals in Italy are called *ospedale* and have 24-hour emergency rooms (*pronto soccorso*); private hospitals are called *casa di cura* or *clinica* and do not have emergency rooms.

Diseases

The CDC recommends on keeping up-to-date on routine vaccines (chickenpox, diphtheria-tetanus-pertussis, flu, measles-mumps-rubella, and polio) COVID-19, hepatitis A and B, and measles for travel to Italy.

It also recommends precautions against non-vaccine preventable diseases, including leptospirosis, leishmaniasis, tickborne encephalitis, hantavirus, and tuberculosis.

Hospitals In Italy

There are 23 JCI-accredited hospitals in Italy:

- A.p.s.p. Residenza Valle dei Laghi, Cavedine
- Azienda Ospedaliero Universitaria Meyer, Florence
- CDI Centro Diagnostico Italiano S.p.a., Milan
- Ceinge Biotecnologie Avanzate scarl, Naples
- Centro Chirurgico Toscano Srl, Arezzo
- COT Cure Ortopediche Traumatologiche S.p.A., Messina
- European Institute of Oncology (Istituto Europeo di Oncologia), Milan
- Fondazione Centri di Riabilitazione Padre Pio ONLUS, San Giovanni Rotondo
- Fondazione Poliambulanza, Brescia
- Giannina Gaslini Children's Hospital, Genoa
- Humanitas Gavazzeni, Bergamo
- Humanitas Istituto Clinico Catanese, Catania
- IRCCS Centro San Giovanni di Dio Fatebenefratelli, Brescia
- IRCCS Istituto Clinico Humanitas, Milan
- Istituto Clinico Mater Domini - Casa Di Cura Privata Spa, Castellanza
- Istituto di Medicina Fisica e Riabilitazione "Gervasutta", Udine
- Istituto Mediterraneo per i Trapianti e le Terapie ad Alta Specializzazione, Palermo
- Ospedale Pediatrico Bambino Gesù, Rome
- Policlinico Universitario Campus Bio-Medico di Roma, Rome
- Presidio Ospedaliero Ospedale dei Bambini, Brescia
- S.D.N.S.p.A., Naples
- Santa Chiara Hospital, Trento
- UPMC San Pietro FBF - Advanced Radiotherapy Center, Rome

[For a full list of hospitals in Italy, go here.](#)

Malta



Malta has the fifth best health care in the world according to the World Health Organization. Medical care has long been a source of pride here, with its first hospital opening in 1372. The knights who ruled the country for 300 years were first established to provide care to the often-ragged pilgrims turning up in Jerusalem. During World War I, the island acted as a vast hospital providing high-level care to injured and sick soldiers.

Today, it is home to a number of state-of-the-art public and private facilities staffed by highly trained professionals who are all fluent in English. In recent years, Malta has also been building its reputation as a destination for medical tourism. For Maltese citizens, health care services are completely free at the point of delivery.

Malta's free national health system runs alongside the private sector, which has an even higher standard of

service than the public system. Health care providers are split between the public and private sectors, but there is no government-provided public health care system.

As well as high-grade hospitals, Malta has a strong general practitioner primary care system. As a foreign resident, you are required to have private medical insurance, but you can expect to pay considerably less than in the United States. Citizens are not mandated to purchase health care.

Public Health Care

Malta's public health care system is free to citizens and EU members, but non-EU citizens not earning income in Malta need private insurance.

If you have a paid job in Malta, are officially self-employed, or own a small business, you have to pay income-based contributions to the national insurance system. The system is funded through social security taxes from employers and their employees. This includes government-sponsored health care, and you thereby gain automatic access to public health care.

Public health care in Malta is not a specific government entity, the system is funded via public hospitals and clinics around the country. Anyone enrolled and public health care can find locations and even set

Private Health Care

In the last few years, the number of citizens purchasing private health insurance has increased. Generally speaking, the private facilities are better equipped than the public facilities, as they are stocked by the doctors themselves as well as receiving contributions from private insurance funds.

That being said, citizens often don't want to pay for private if they don't have to—a testament to the

Maltese health services include care for both acute and chronic illnesses, ante- and post-natal care and treatment, and care for elderly. While in the hospital, patients are not liable to pay for any medicine they are administered, and the first three days after discharge are also covered.

appointments on www.health.gov.mt. The first goal of the Ministry of Health is to ensure that all individuals covered under this plan have access to both health care and information on where and when they can receive it.

Foreign residents with public health care coverage usually go first to a general practitioner or a primary care center. Specialists and hospitals provide them with secondary and tertiary care for more complicated interventions.

Again, it is important to note that if you do not contribute to the Social Security program, you are not eligible for public health care and will need to be covered by private entities.

quality of the public sector. If they have to go for private care, they often pay out-of-pocket. Malta's government advises foreign residents to take out private health insurance.

Patients over 65 or with preexisting conditions are the most vulnerable, and can sometimes expect bills over US\$1,000 per month.

Prescription Information

Maltese citizens are responsible for paying for their own prescriptions unless they are considered “in need.” All medicines require a prescription from a licensed practitioner which can be filled at various pharmacies around the country. People with a measurably low income are entitled to free medicines and certain medical aids. This is also true for people who have chronic illnesses that were defined in the Social Security Act.

Almost all pharmacies offer consultations with a General Practitioner, which is considered private health care. Usually these consultations cost around 10 euros.

Buying prescription drugs online is another option. We recommend an online service like Expatriate Prescription Services, or EPS, an international prescription benefit mail order program headquartered in the United States.

Local Insurance Companies

Nationals and foreign residents covered by public health care can buy private insurance plans to supplement government health care and avoid out-of-pocket payments for costs that aren't borne or reimbursed by the public health care scheme.

[Bonnici Insurance Agency Limited](#)

Based in Malta, Bonnici Insurance is the longest established local agent for Middlesea Insurance and is now one of Malta's leading insurance agencies.

[Bupa Malta](#)

Bupa Malta is a branch of Bupa Insurance Limited, which is represented by GlobalCapital Health Agency Ltd in Malta. Bupa is a leading global health care company founded more than 65 years ago. It began in the U.K. in 1947 with 38,000 customers and has developed into an internationally renowned health care and insurance provider, with more than 22 million customers in 190 countries around the world.

[Buttigieg Insurance Brokers](#)

Buttigieg Insurance Brokers Limited are leading local insurance broker acting for clients on all insurance lines, personal and business. The head offices are at Zabbar Road, Fgura. In 1991 the company extended its operations with the addition of a branch office at Naxxar Road, Birkirkara.

[Citadel Health Insurance Agency](#)

Citadel Insurance provides a host of health insurances from entry-level core plans to complete plans.

[Middlesea Insurance](#)

Middlesea Insurance p.l.c, a composite insurance company listed on the Malta Stock Exchange and operating since 1981, enjoys a substantial share of the highly competitive general insurance markets in Malta, offering an extensive range of quality and flexible products aimed at both personal and commercial protection.



Nursing Home Options

There is an abundance of assisted-living facilities for seniors, including public, private, and church-sponsored homes. The cost for a mid-range home starts at 38 euros per day. For comparison, an assisted-living facility in Seattle, Washington, will cost you about US\$4,500 a month. A semi-private room in a nursing home runs US\$9,557 per month.

There are also a multitude of services for patients who require memory care and terminally ill patients. Plus, handyman services, phone call services, meals on wheels, and mental health services.

Notable Medical Tourism

Malta has often been referred to as “The Hospital of the Mediterranean,” due to the prominent role the island played over the centuries as a prime location for medical treatment and the care of the sick. It’s main draw for people traveling for procedures is the high level of medical expertise and ideal climate for recuperation.

Surgery prices are competitive and you may be able to pay for your orthopedic surgery and accommodation and still have change from what the procedure alone would have cost at home. Savings can also be made on cosmetic surgery and you still get treatment in the leading private clinics in Malta.

Dental Care

As a permanent resident, the public health system offers check-ups and scale and polish only. Any other treatment is free for special need-based cases only, though in an emergency, extractions are covered. There is about a 12- to 18-month waiting list for a checkup, which is booked at the dental department of a hospital.

Only acute emergency dental treatments are covered by public health care only in public clinics. Preventative care must be paid for by the patients themselves. Almost all dental clinics are private and must be endorsed by the Public Health Authorities.

EMS Services

The medical emergency number in Malta is 112, which can be called for free from any phone. Alternatively, you can go directly to the Accident and Emergency Department at Malta's public hospital Mater Dei in Msida or to one of the health centers in Malta or Gozo.

Diseases

The CDC recommends on keeping up-to-date on routine vaccines (chickenpox, diphtheria-tetanus-pertussis, flu, measles-mumps-rubella, and polio) COVID-19, hepatitis A and B, measles, rabies, and yellow fever for travel to Malta.

It also recommends precautions against non-vaccine preventable diseases, including leptospirosis, leishmaniasis, tickborne encephalitis, hantavirus, and tuberculosis.

Hospitals In Malta

There are no JCI-accredited hospitals in Malta. The most important public hospitals in Malta are Mater Dei Hospital in Msida and the General Hospital in Gozo. St James' Hospital in Sliema is the biggest private clinic. Mater Dei Hospital opened in 2007 and is one of the largest medical buildings in Europe.

[For a full list of hospitals in Malta, go here.](#)

Portugal



The World Health Organization ranks Portugal's health care #12 out of 191 countries surveyed, meaning it has some of the best in the world, far surpassing many other countries whose care is thought to be good, such as the United States (37), Canada (30), Australia (32), and Germany (25).

Medical tourism is a growing industry in this country. All cities and large towns have excellent hospital and

health care facilities, but some more remote regions may be several hours from full-service care.

The Portuguese health system is universal and residence-based. If you move to Portugal permanently, you'll have to register with the authorities (town hall or immigration) to obtain a residence certificate. This applies whether or not you intend to work (workers will also need a Portuguese social security number).

You'll then be able to register with a GP at your local state-run health center.

People coming from outside the EU will struggle more to receive access to the Portuguese public health care, though EU citizens will enjoy the public health

care system as soon as they arrive. Non-EU citizens will either have to work (if you have a job, you're automatically eligible for free public health care services) or live in Portugal for six years to gain access to it.

Public Health Care

The Portuguese Serviço Nacional de Saúde (SNS) provides hospital and local health center services to all those employed in the country who contribute to social security (automatically deducted from paycheck), including foreigners.

Through this system, you'd receive all necessary health care for free, but non-essential services will only be covered up to 60% in most cases (potentially less).

Portugal's national system tends to lean more toward the reactive than the proactive when it comes to dealing with illnesses or medical conditions, meaning they put more emphasis on curing something after it happens than preventing it in the first place.

Doctors are generally trained to North American or European standards (or are even foreign-born themselves), and many speak English, especially in the tourist destinations. That will not be the case in rural areas, however. Most doctors divide their time between the SNS and private practices.

Some hospitals and health centers (*centro de saúde*) offer both private and state-provided health care, and it is up to patients to inform them which service they require. They often may also have separate surgery times for private patients and those treated under the state system. As a general rule, if you are asked to pay upfront, you are not being treated under the Portuguese health service.

All hospital treatment in the state system requires referral from a doctor. Make sure you're referred to a public hospital, as only these provide treatment free of charge. Be prepared to make a co-payment for some exams or treatment you receive.

Again, as a U.S. or Canadian citizen, you are not entitled to any free health care unless you are contributing to social security or you have become a citizen of a European country.

Private Health Care

Private health care is expensive without health insurance, but the quality is much higher than in the public health care system: shorter wait times, better equipment, and better doctors in general. While many hospitals offer care both through the SNS and privately, there are 40 specifically private hospitals in Portugal.

Prescription Information

Pharmacies, easily identifiable by their green cross, are available throughout Portugal, and a list of pharmacies providing a 24-hour service is available from any of them.

One U.S. expat living in Portugal reports, “Branded medications are a whisper of the cost we used to spend in the States. In terms of cost, there’s no comparison.”

There isn’t a single set prescription charge in Portugal, but prescription medicines are subsidized from 15% to 90% depending on their use and need.

If you have a condition that requires you to bring your own medicines to Portugal, you should bring them in clearly labeled containers, and have a letter from the prescribing doctor stating what the medicines are and why you need them. If possible, have the letter translated into Portuguese, as this will also be useful in case you need to see a health professional during your stay.

Local Insurance Options

Private health care can cost a few hundred or a few thousand dollars depending on age and personal conditions. Taking out a new insurance policy when you are older than 65 greatly increases the price of the premiums.

Most find insurance to be less expensive in Portugal... some under-65s are paying 50 euros a month per person for a bare-bones plan, others 300 euros a month for a couple up to age 65, providing full medical, vision, and dental coverage.

Sources for coverage range from major providers, such as Bupa, Cigna, AXA, or ING, to providers who are associated with Portuguese banks and provide low-cost plans to the bank’s customers, from Medis to Allianz.

Americans usually buy private, bank-sponsored plans after they have moved, receive their residence permit, and open a local bank account.

For your initial visa application, you’ll need to show proof of coverage, and your best options are to:

- Buy travel insurance;
- Use your existing U.S. coverage;
- Buy a plan from a global insurer.

Just be certain that the medical coverage you use or buy for this interim period complies with Schengen requirements, which state that you must have “adequate and valid medical insurance to cover any expenses which might arise in connection with repatriation for medical reasons, urgent medical attention and/or emergency hospital treatment or death, during their stay(s) on the territory of the Member States.

“The insurance must be valid throughout the territory of the Member States and cover the entire period of the person’s intended stay or transit. The minimum coverage shall be EUR 30,000.”

Ask your current insurer if your coverage complies with the Schengen requirements or can be converted to one that does; if not, you might want to cancel your current insurance and buy travel or private coverage that does comply.

Reports one U.S. expat, “We are here as U.S. citizens (mid 40s and our child). We originally came in with a crummy Obamacare with a US\$5,500 per-person deductible policy that was about US\$860 per month for a family of three.

“We’ve just dropped that coverage and are going with private coverage (from Multicare) that is 250 euros for the three of us, with zero deductible.”

Nursing Home Options

The social security system provides support services for elderly and dependent people, but generally only in the form of money and services. Nursing home care is currently being expanded with the Integrated Support Plan for the Elderly, a joint venture between the Ministry of Health and the Ministry of Employment and Social Security. The main providers of assisted living/nursing home services are the Misericórdias (independent charitable organizations) and private welfare institutions, financed by the state.

There are many options for nursing homes and assisted-living facilities in Portugal, but the public health care system doesn’t allow easy access to them. However, in-home care is well-managed and effective throughout most of the country.

Some of the most common service providers in this field include:

- Sensil
- Loja das Ajudas
- Clube Residencial São Miguel
- Esperança no Castelo

On the other hand, Portugal is at the forefront of most countries outside of North America for private retirement communities, offering a great variety of excellent options.

These communities offer upscale living environments that cater to people ages 55 and up. They are designed for those who are mostly independent but offer options for continuing care when more assistance is needed. Purchasing homes in these communities can run 170,000 to 240,000 euros, but they come with a lot of perks, such as tennis, pools, and other facilities.

One of our favorite of these facilities is Algarve Senior Living. [Find out more about it here.](#)

Notable Medical Tourism

Portugal is worth considering for cosmetic surgery, weight loss surgery, dental treatments, orthopedic surgery (such as joint replacements), cardiac surgery, or many other procedures.

Costs are low, quality of care is high, and Portugal would be a very pleasant place to recuperate and enjoy a vacation after treatment.

Dental Care

State-funded dental care is available to children between the ages of 3 and 16 and pensioners over the age of 65 registered with the state system, but waiting lists are long. For the public system, you'll receive dental vouchers every year and will be responsible for 100% of the costs outside of those vouchers.

All other adults must make co-payments in the state system or avail themselves of the network of private dentists, which is extensive and up to North American standards for the most part. Private health insurance reduces the payment out of pocket for procedures.

Prices for dental care in Portugal are much cheaper than the United States, but the exchange rate may make it comparable in certain situations. Root canals and filling cavities can cost as little as one-tenth as much as in the States. A general consultation will cost 25 to 30 euros in most areas; a cleaning between 65 and 75 euros.

EMS

The medical emergency number in Portugal is 112, which can be dialed for free from any phone. Most operators will be able to speak English.

In an emergency, you can go to the nearest state health center (*centro de saúde*) or the Accident and Emergency department of the nearest state hospital.

If you need general medical advice, you can call Saúde 24 (Health Line 24) at 808 24 24 24. There is an extra step between the caller and the dispatch center, and they prioritize life-threatening emergencies, so expect a "response time" delay for non-life-threatening emergencies.

Diseases

The CDC recommends on keeping up-to-date on routine vaccines (chickenpox, diphtheria-tetanus-pertussis, flu, measles-mumps-rubella, and polio) COVID-19, hepatitis A and B, and measles for travel to Portugal.

It also recommends precautions against non-vaccine preventable diseases, including leptospirosis, leishmaniasis, zika, hantavirus, and tuberculosis.

Hospitals In Portugal

There are over 50 public hospitals and 40 private facilities in Portugal, which is a very high number for a country with such a small land area, so you'll have no trouble finding care when and where you need it.

There are 10 JCI-accredited hospitals in Portugal:

- Centro Hospitalar de Leiria, Leiria
- Centro Hospitalar Universitario Cova da Beira E.P.E., Covilhã
- Escala Vila Franca - Sociedade Gestora do Estabelecimento, S.A., Vila Franca de Xira
- Hospital Beatriz Angelo – SGHL, Loures
- Hospital Cuf Porto, S.A., Porto
- Hospital da Luz Lisboa, Lisbon
- Hospital de Cascais Dr. Jose de Almeida, Cascais
- Hospital Lusiadas Lisboa, Lisbon
- Hospital Lusiadas Porto, Porto
- Hospital Particular do Algarve – Gambelas, Faro



Spain



Spain has the seventh best health care in the world according to the World Health Organization. According to the most recent Bloomberg report on the efficiency of health care systems, Spain scored better than Switzerland, Sweden, Canada, and Germany... and way above the United States (at 44th place).

Spain has a centralized (national) health care system; patients have no choice of provider, and there is almost no cost sharing, which often results

in significant waiting times for major procedures. Nonetheless, the health care system in Spain is very good. Spanish hospitals are modern and well-equipped and doctors are also excellent.

Nurses in Spain's national system are well-trained and efficient, but they do not carry out tasks related to personal care and feeding. Generally speaking, the patient's family takes over, which is why hospitals allow one companion to be with the patient 24 hours a day.

Public Health Care

To be able to use Spain's national health service you must be a registered resident with a social security number and fall into one of the following categories:

- Employed worker;
- Self-employed worker;
- Student;
- Worker affiliated with a work co-operative;
- Civil servant or military personnel;
- Foreigners outside of the European Union granted residency under the Golden Visa scheme.

Once you have been formally registered with the social security system in Spain, you will receive a document entitling you to medical assistance. This form can then be used to apply for a health card, *Tarjeta Sanitaria Individual (TSI)*, at your closest state health center. To do so you'll need to present your

social security and national insurance certificates, as well as your passport.

Spanish authorities offer a special agreement pay-in plan, known as *Convenio Especial*, available to those who may have issues accessing free Spanish health care. It's essentially a public health insurance scheme that provides cover in exchange for a monthly fee that's calculated on several factors. Generally speaking, prices would be about 60 euros a month for those under 65, 157 euros a month for those over 65, but prices vary between regions and may be affected by other circumstances.

However, prescription costs and health transport services do not form part of the cover. The scheme is currently being rolled out only in select regions, but will continue to expand until it's nationwide.

Private Health Care

While the quality of Spain's public health care is of a high standard, some residents opt for private health care in Spain to avoid the sometimes-lengthy waiting times associated with the public service. This is an important factor to consider, particularly if you have a medical history that might require regular treatment. If this is the case, then cutting down on waiting times may be a priority for you.

Some hospitals and health centers (*centros de salud*) offer both private and state-provided health care (*asistencia sanitaria pública*), and it is up to you to inform them which service you require. They may also often have separate surgery times for private patients and those treated under the state system.

Says expat Lucy C., "I can personally vouch for efficacy of this set up. Feeling unwell, I went to my general practitioner at the local clinic (I had a social security number so could use the free national

health care) who made a diagnosis, then requested an appointment with a specialist within the national system. The wait time was four months. No good...

"So I went online, found a specialist in Barcelona and visited her the following week. The specialist wrote out a request for a huge number of blood tests which I duly took back to my state doctor who ordered them all without question.

"When the results arrived, I collected them from the state doctor, took them back to the specialist in Barcelona who then recommended a course of action. She wrote out a bunch of prescriptions, which I took back to the clinic so that they could be ordered via the national system.

"A lot of to-ing and fro-ing but it was worth the instant specialist care."

Prescription Information

Pharmacies, easily identifiable by their green cross, are available throughout Spain. Many pharmacists, particularly in tourist areas and cosmopolitan towns, will speak English and are willing to recommend medication based on symptoms.

Medicines that are prescription-only in the United States are often available over the counter here, including asthma inhalers, antibiotics, and painkillers.

Once you have a prescription from a Spanish state doctor, you can take it to any pharmacy in Spain, but there will be costs associated.

If you are told by a hospital that you require medicine following your discharge, you must take the hospital medical report to a doctor who will then give you a prescription. (Doctors in public hospitals will recommend medications in their medical report but do not issue official prescriptions.)

Prescription Information

Sanitas

Sanitas is responsible for 17+% of the market, with over 2 million customers, amounting to the greatest slice of the market for individual insurance purchasers. It is the most widely used health care company by expats living in Spain. While the region you live in greatly affects the cost of insurance, their average monthly premium is 97 euros for a 60-year-old man living in Madrid.

[You can apply for a quick online quote here.](#)

Other Options

Insurers IMG, ALC, and Expatriate Health care offer schemes similar to Sanitas plans. Other major players in the international expat health coverage arena in Spain are Globality, Expatplus, BUPA, and Cigna.

Getting Comparisons

There are several local websites (Spanish only) that offer price comparison services, two of the most popular are [Acierto.com](#) and [Rastreator.com](#).

Nursing Home Options

Retirement homes are only just becoming popular in Spain.

There are some state-run care homes, but the concept of the hospice is still relatively new, and care for the terminally ill is provided usually in the home or at

a hospital. Both the care offered by hospitals and nursing home facilities are excellent in Spain, so hospice-level care is not required in most areas.

The nursing homes here normally deal with relatively large numbers of people, with some having facilities

for more than 100. These usually offer single rooms to residents, with communal lounges and dining rooms. However, waiting lists are often long due to the demand.

Many residential homes offer a range of care services. Most have fully qualified medical staff and can help with physiotherapy, speech therapy, and social work. Those who only need assisted living can also have their own kitchen facilities, laundry, and do their own cleaning, with staff on hand to help if needed.

Notable Medical Tourism

Spain is a common medical tourism destination for Europeans, particularly Brits, with work up to 50% cheaper than in the U.K. Likewise, in the United States where dental work is very expensive, many combine a European vacation with dental work that they receive at great prices and from highly trained dentists.

The Spanish health system is sophisticated and offers many high-quality facilities at a fraction of the cost of hospitals in the United States and neighboring countries, and is attracting a growing number of medical travelers from North America, the British Isles, the Middle East, and North Africa.

There are several health facilities in Spain, both private and state-owned, that have specialized departments catering exclusively to medical tourists. International patients can avail themselves of the services of English-speaking doctors and medical staff who have undergone rigorous medical schooling and practical training in institutions that are recognized by the European Union and the General Medical Council in Great Britain.

There are 23 health facilities in Spain that are both JCI-accredited and FAD-accredited (Fundacion Avedis Donabedian, an accreditation partner of the JCI). Most are hospitals, while others offer ambulatory care or care continuum programs.

Private residential care can run anywhere from 1,700 to 3,500 euros per person per month. For comparison, an assisted-living facility in Seattle, Washington, will cost you about US\$4,500 a month. A semi-private room in a nursing home runs US\$9,557 per month.

Major Hospitals for Medical Tourism in Spain include:

- Centro Médico Teknon, Barcelona
- Hospital Universitario de Madrid, Madrid
- Hospital Quirón Barcelona, Barcelona
- Hospital Quirón Madrid, Madrid

These institutions (and many more) offer top-of-the-line procedures and services for medical travelers, including complicated medical procedures and treatments.

The most common procedures done by foreigners include:

- General dentistry and cosmetic dentistry;
- Plastic surgery;
- Elective surgery;
- Orthopedic surgery;
- Ophthalmology and eye surgery;
- Obesity surgery;
- Neurology and neurosurgery;
- Fertility treatments.

On average, medical tourists from the United States and U.K. can expect savings of 30% to 70%.

Dental Care

Dental treatment is not covered by the public health care system unless it's an emergency. For general care, fees must be paid for in full by the individual unless they hold a private insurance policy.

Dentist fees in Spain are relatively inexpensive and the general quality of care is of a high standard. Private health insurance can halve costs, with dental insurance costing as low as 10 to 20 euros per month.

EMS Services

The medical emergency number in Spain is 112, which can be called for free from any phone. In certain regions, you can also dial 061 for emergency medical assistance.

If you have a dental emergency, most emergency departments or health centers have an affiliated dentist that can provide care.

You should be clear that you are seeking public care if you're taken to a hospital in an emergency. If you are asked to pay upfront, you are not being treated under the state-provided health service, and any costs incurred are non-refundable.

Spanish EMS is a physician-led system with physicians, emergency nurses, and technicians in the field. It's a two-tiered response system (Advanced Life Support with physicians and nurses, and Basic Life Support with technicians).

Spain has 17 autonomous communities with 17 regional Health Departments (the National Health System is the agglomeration of these). So each

autonomous community has its own regional EMS service; some have their own staff and vehicles, others outsource the vehicles and staff to private companies. Public EMS departments usually outsource the vehicles and BLS staff. ALS staff are usually government employees.

Some cities have their own EMS services, too (e.g. SAMUR-Madrid). Some fire departments also provide EMS: Barcelona, Sevilla, Valencia, Zaragoza, Malaga, Bilbao, and Catalonia community. In these EMS works with doctors and nurses with firefighters in advanced life support (ALS) ambulances or helicopters.

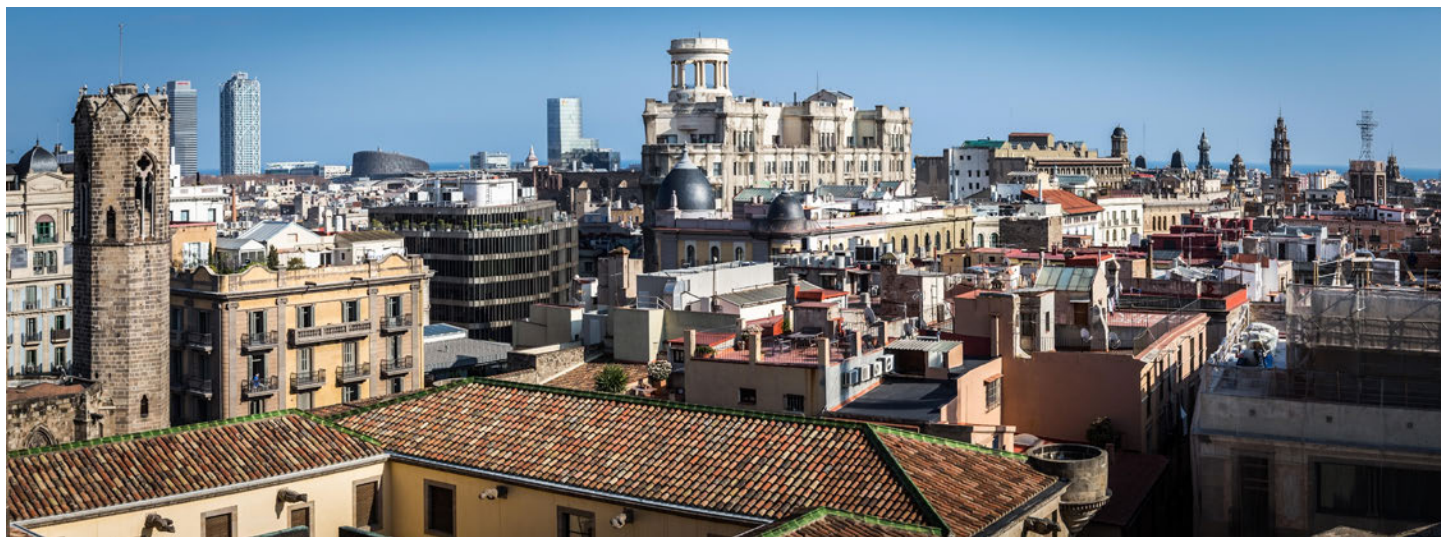
Non-profit organizations (Spanish Red Cross, DYA) and Civil Defense Groups also provide ambulances (usually BLS) with volunteers for some situations (disasters, mass incidents, special events: sports, concerts, etc.).

Beware that if you ask a hotel or travel representative to call a doctor or, you may be treated privately. If you wish to be treated under the public system, you must call 112 and ask for an ambulance to take you to the nearest public hospital.

Diseases

The CDC recommends on keeping up-to-date on routine vaccines (chickenpox, diphtheria-tetanus-pertussis, flu, measles-mumps-rubella, and polio) COVID-19, hepatitis A and B, and measles for travel to Spain.

It also recommends precautions against non-vaccine preventable diseases, including leptospirosis, leishmaniasis, hantavirus, and tuberculosis.



Hospitals In Spain

Spain has nearly 800 hospitals serviced by 450,000 doctors and nurses, so you won't have trouble finding care when and where you need it. Find a full list of hospitals in Spain [here](#).

All hospitals are recognized and supervised by the Spanish Ministry of Health, and whopping 23 of them are JCI-accredited, including:

- Centro Alzheimer Fundacion Reina Sofia, Madrid
- Centro de Salud de Crevillente (Network), Crevillente
- Centro de Salud de Patricio Perez, Torrevieja
- Centro de Salud San Luis, Torrevieja
- Centro Medico Teknon, Cataluña
- Clinica IMQ Zorrotzaurre, Bilbao
- Clinica Universidad de Navarra, Pamplona
- Departamento de Salud del Vinalopo, Elche
- Hospital CIMA, Barcelona
- Hospital de Neurorehabilitació Institut Guttmann, Barcelona
- Hospital Povisa S.A., Vigo
- Hospital Universitario del Vinalopo, Elche
- Hospital Universitario Quironsalud Madrid, Pozuelo de Alarcon
- Hospital Universitario Sanitas La Moraleja, Madrid
- Hospital Universitario Sanitas La Zarzuela, Madrid
- Hospital Universitario de Torrevieja, Torrevieja
- Hospital Valle del Nalón, Riaño-Langreo
- Hospital Vithas La Salud, Granada
- Hospital Vithas Madrid Arturo Soria, Madrid
- Hospital Vithas Xanit Internacional, Benalmdena
- IMO Instituto de Microcirugia Ocular, Barcelona
- Organizacion Sanitaria Integrada ALTO DEBA - Hospital Alto Deba, Arrasate-Mondragon
- Residencia Geriatrica Montsacopa, Girona

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