

## FREQUENTLY ASKED QUESTIONS

### Who is this insurance for?

This insurance is for anyone who wishes to benefit from the advantages of Spanish healthcare, without the language barriers. This includes:

- ✓ Full-time or part-time residents in Spain
- ✓ Residents in other countries who visit Spain regularly or occasionally
- ✓ Those who would like to enjoy the advantages of one of the best healthcare systems in the world, regardless of where they live.

### What documents are required to become an Asisa Health Insurance member?

The documents you need to provide are:

- ✓ Passport data.
- ✓ A method of payment: a Spanish bank account.

You will also be asked to:

- ✓ Complete an online health questionnaire.
- ✓ Provide a correspondence address in Spain where you would like to receive the plastic membership card.

Please bear in mind that:

- ✓ You will receive both a plastic and an electronic membership card. Both are equally valid; no need to worry if you don't have immediate access to your plastic card.
- ✓ The correspondence address does not need to be your home address although, in order to receive home visits from a doctor or nurse in Spain, changes of home address should be communicated within 8 days.

Asisa does not require any information on your Residency status or place of permanent residence.

### Do I need to be registered as a permanent resident in Spain?

You do not need to be resident in Spain to become an Asisa Health Insurance member.

Regardless of your residency status and your place of residence, you will be able to enjoy the same advantages and privileges as a permanent Spanish resident.

### Can I use my card or bank account to pay for someone else's insurance?

Yes, this is common among relatives or friends.

The policyholder and the account holder can be different people. The only requisite is that the account holder authorises the payment.



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### I am planning to relocate to Spain. Do I need to take out the insurance before travelling to be covered once I am there?

We recommend you take out the insurance before you relocate to Spain, in order to ensure you are fully covered as soon as you arrive.

### I am thinking about moving to Spain, do I need to take out the insurance before travelling to have coverage at my arrival?

Yes, in fact it is recommended to do so to be fully covered from the first day.

### Is this insurance only for British citizens?



This insurance is for anyone, from any nationality, who wishes to access the best health cover in Spain and feels comfortable speaking English.

The policy was created when British citizens who were concerned about losing access to healthcare in Spain with the advent of Brexit, approached ASISA to request a bespoke cover.

Asisa Health Insurance was designed to offer the best of Spanish healthcare to English speakers around the world, and to remove the language barriers they could face when accessing health care in Spain.

This includes:

- ✓ Full-time or part-time residents in Spain
- ✓ Residents in other countries who visit Spain regularly or occasionally
- ✓ Those who would like to enjoy the advantages of one of the best healthcare systems in the world, regardless of where they live.

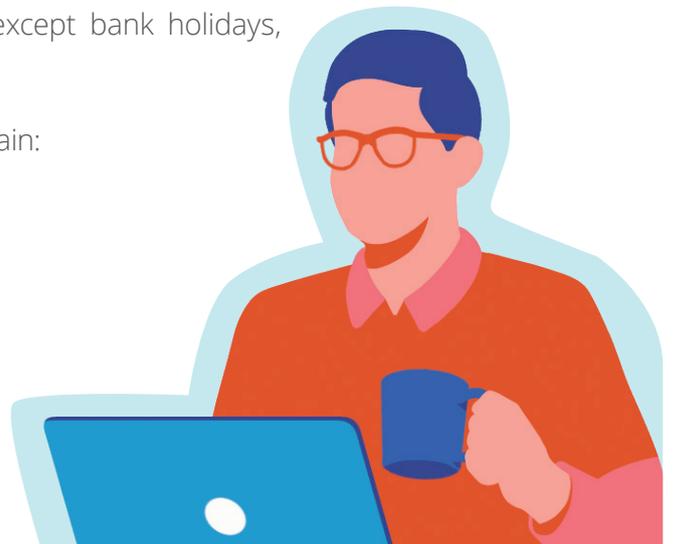
### Can I communicate with ASISA in English?

Yes, you can communicate in English or Spanish, via:

- ✓ The English-speaking call centre, based in Spain, which has been created exclusively for members of Asisa Health Insurance:
  - ✓ Phone (+34 91 200 0 200, Monday to Friday, except bank holidays, between 9 am and 7 pm, Spanish mainland time)
  - ✓ E-mail ([ask@asisa.es](mailto:ask@asisa.es))
- ✓ The Spanish-speaking call center, also based in Spain:
  - ✓ Phone (+34 91 99 11 999), 24/7
  - ✓ E-mail ([asisa.informacion@asisa.es](mailto:asisa.informacion@asisa.es))

For medical emergencies in Spain:

- ✓ Communicate in either English or Spanish with:
  - ✓ Asisa Health Insurance call centre (+34 91 200 0 200) and press 0 (available 24/7)
  - ✓ ASISA's National Coordination Centre (+ 34 900 929 971, available 24/7)
- ✓ Go to Accident & Emergency at any hospital in



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ASISA's network.

For medical emergencies abroad, call ASISA's English-speaking medical emergencies International line (+34 913 543 740, available 24/7).



### What is the difference between the plastic and electronic Asisa Health Insurance card?

There is no difference between the two cards. Both are equally valid.

### I have paid for my insurance policy, but have not received the plastic membership card. Can I use my Asisa Health Insurance cover anyway?

Yes; your insurance cover starts on the date indicated on the contract.

Once you have been accepted for cover, you will receive an email containing a digital membership card, a Welcome Pack and a copy of your contract. The digital membership contains all the information that proves you are entitled to the benefits offered by Asisa Health Insurance.

If you are waiting for the plastic card, or your documents have still not arrived, rest assured: you are still covered. Please contact the customer care line on +34 91 200 0 200 or via email ([ask@asisa.es](mailto:ask@asisa.es)) to let us know. We will ask you to confirm the contact details in our system to ensure we resolve any issues to ensure you receive all the documents you need.

### Am I covered by Asisa Health Insurance when I travel outside Spain?

Yes. Asisa Health Insurance includes assistance during travel, as long as you are not away from Spain for longer than 89 days consecutively. You are covered worldwide except in Venezuela, Crimea, North Korea, Syria and Iran.

During each trip, you will be covered for up to 25,000 € in medical expenses, and have access to a 24/7 emergency helpline and repatriation services if necessary.

Call +34 913 543 740 if you need assistance abroad, and provide the operator with the number of your Asisa Health Insurance membership card.



### Does my insurance cover repatriation costs in the event of death?

Yes.

If policy holder passes away while travelling outside Spain, ASISA will cover the costs of repatriation of the body to Spain or to the UK (depending on the preference expressed by the Policy Holder). This includes costs related to embalming, coffin and legal and administrative tasks required for the repatriation.

In the event that the policy holder passes away in Spain, ASISA will cover the costs of repatriation of the body to the UK (if the Policy Holder has expressed a preference to be repatriated to the UK). ASISA will cover the cost of a person designated by the heir apparent to accompany the body and contribute towards the costs of accommodation during 3 days for the person accompanying the deceased policy holder.

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### What is excess/co-payment?

#### With excess (or co-payment)

The option with Excess (or “co-payment”) has a lower yearly premium. In exchange, you will be required to pay a small part of some services if and when you use them on a pay-per-use basis. The good news is that with ASISA these payments are capped at 300 euros per year, which means that regardless of the total cost of your treatment(s), you will never be required to pay more than 300 euros / year towards the pay-per-use services.

#### Without excess (or co-payment)

The option without excess/co-payment has a higher yearly premium. In exchange, your cover is comprehensive and you never have to pay out of pocket for any services covered by your policy. You can use the instant price calculator at [www.asisacaresforyou.com](http://www.asisacaresforyou.com) to find out how much your premium will cost, depending on your age and whether you prefer the with copayment or without co-payment option.

### Are there any caps for excess/co-payment?

Yes; with ASISA excess/co-payments are capped at 300 euros per year, which means that regardless of the total cost of your treatment(s), you will never be required to pay more than 300 euros / year towards the pay-per-use services.

### Does ASISA offer discounts?

Yes, if you pay your insurance through direct debit or standing order at a Spanish bank account, the following discounts apply:

- ✓ For quarterly payments, 2%.
- ✓ For six-monthly payments, 4%
- ✓ For yearly payments, 6%

Payments with debit/credit card do not qualify for discounts.

### I am 66 years old, can I apply for the Asisa Health Insurance?

Yes, we accept applications from new customers up to the age of 70, and follow the standard assessment process.

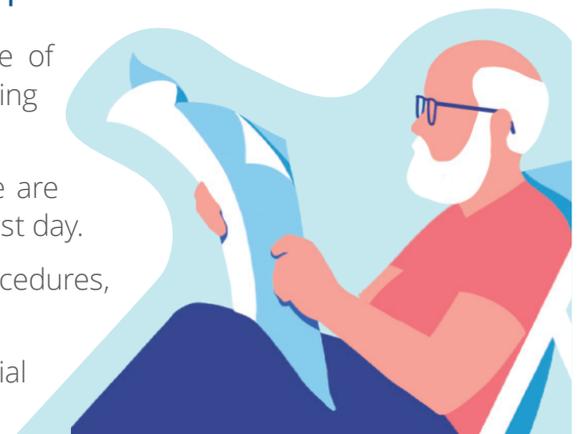
### Can I use my policy from day 1? Is there a waiting period?

You can use your policy from the very first day in case of emergency and for services that do not include a waiting period.

Preventive procedures, primary care and emergency care are not subject to waiting periods, and are covered from the first day.

In general, waiting periods apply to highly specialised procedures, programmed surgery or hospital admission.

Services subject to a 6-month waiting period are: special diagnostic tests, special treatment procedures,



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programmed surgery, family planning, and psychotherapy. Non-urgent hospital admission is subject to a waiting period of 8 months.

Waiting periods can be waived if you have been covered for one year or more with an existing insurance policy with similar coverage to Asisa Health Insurance. You can apply for this waiver by sending ASISA a copy of the insurance contract, and a proof of payment for the last charge.

### If I am admitted to a Spanish National Health Service hospital with an emergency, will ASISA cover my healthcare?

Asisa Health Insurance's cover does not include Spanish National Health Service facilities. Nevertheless, if you have an emergency and you are taken to a Spanish National Health Service hospital, ASISA in coordination with the public health authorities, will take all steps required to transition to a hospital within the ASISA network once you are stable and it is safe to do so.

In the event that you are admitted to a National Health Service hospital in Spain, there is no need to worry, ASISA will never leave you stranded. In order to help us take care of you, please contact ASISA (Tel. 91 200 0 200) within seven days of admission to let us know where you are being treated. You can delegate this task to a relative, friend or trusted person. ASISA will liaise with the hospital to make all necessary arrangements.

The option with Excess (or "co-payment") has a lower yearly premium. In exchange, you will be required to pay a small part of some services if and when you use them on a pay-per-use basis. The good news is that with ASISA these payments are capped at 300 euros per year, which means that regardless of the total cost of your treatment(s), you will never be required to pay more than 300 euros / year towards the pay-per-use services.

### I have preexisting conditions, how does this affect my premium or my coverage?

When you apply for Asisa health Insurance membership, you are required to complete a Health Questionnaire with honesty and to the best of your knowledge. This is important; if any information is withheld or distorted, claims may be rejected and the policy may be cancelled.

Your pre-existing conditions are assessed by Asisa's medical team. This review can lead to one of the following outcomes:

- ✓ Your application may be accepted for comprehensive (full) cover, with no exclusions.
- ✓ Your application may be accepted with exceptions. For example if you have suffered an accident before becoming an Asisa Health Insurance member, which has resulted in permanent damage to your left knee, but are otherwise in good health, you would be accepted. However, any treatment related to your left knee as a consequence of the accident that happened before joining ASISA would not be covered.
- ✓ Your application may be rejected if ASISA medical team determines that you do not qualify, due to the gravity of your prognosis.

Pre-existing conditions can influence ASISA's decision to accept an application, and the breadth of the cover offered to a given applicant. However, pre-existing conditions have no influence on the price of the premiums.

We recommend you call us whenever you need to discuss your personal case.



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### Does ASISA cover the whole of the Spanish territory?

Yes, ASISA covers the whole Spanish territory (mainland and islands), with a network of more than 40,000 professionals, and over 1,000 hospitals and medical centres.

### What happens if I am diagnosed with a chronic condition while I am a member of Asisa Health Insurance?

Rest assured; you will be fully covered for ever with no limits, as long as you remain a member of ASISA. ASISA does not cover chronic conditions diagnosed before taking out the policy, but fully covers any condition appearing afterwards.

### Does the insurance include medication?

Asisa Health Insurance fully covers medication as inpatient treatment. You will only have to pay for medication prescribed as an outpatient.

### Why do some staff at ASISA's Hospitals wear a red blazer?

Every ASISA hospital has staff members in charge of helping you. Their remit is to ensure that your experience is pleasant, help you find your way around, and solve any problems you may encounter. They wear a red blazer as a uniform so you can spot them easily. They usually speak several languages, including English.

### Can I contract Asisa Health Insurance for only a few months per year?

The duration of the contract is determined by the date you choose to start. All Asisa Health Insurance policies end on 31st of December and are automatically renewed in January for a duration of 12 months. For example, if you select the 1st of October as the starting date on your application, your contract will be three months long for the first year. Thereon, it will be renewed automatically from the 1st of January onwards, for 12 months on each renewal.

Policyholders can communicate their decision to not renew with 30 days notice

### Are vaccines covered?

Vaccines are considered outpatient medication. Therefore, the policy does not cover the purchase of the vaccine, but it does cover the injection to administer it. Contact any ASISA medical centre or hospital to arrange this.

### Does the ASISA insurance cover a check-up?

Asisa Health Insurance covers consultations with doctors within the ASISA network, as well as preventive tests, including laboratory tests and imaging procedures.

Moreover, it includes specific programs and guidance for preventable conditions in paediatrics, cardiovascular disease, gynecology, urology and digestive system disorders.

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### If I travel to Spain, can I still use my European Health Insurance Card?

If you are a British citizen, the best source for updated information on this, is <https://www.supportinspain.info/knowledge-base-category/healthcare/>

If you contract Asisa Health Insurance policy you will be covered even when your European Health Insurance Card (EHIC) stops being valid.

If you are a European citizen, your EHIC continues to be valid to access Spanish National Health Service in Spain. EHIC does not give you access to private health care in Spain.



### I am a student and I am only staying in Spain for a year, can I take out the insurance?

Yes, of course.

ASISA insurance policies all end on the 31st of December every year, and are renewed automatically in January, except when the policyholder requests cancellation with 30 days notice.

If you would like to discuss a special case, please call us on +34 91 200 0 200, or send us an e-mail to [ask@asisa.es](mailto:ask@asisa.es).

### What should I do if I have a problem or a complaint?

Please contact us:

- ✓ Asisa Health Insurance (in English): + 34 91 200 0 200.
- ✓ ASISA General hotline (in Spanish): +34 91 99 11 999
- ✓ E-mail for Asisa Health Insurance (in English): [ask@asisa.es](mailto:ask@asisa.es)
- ✓ ASISA's General e-mail address (in Spanish): [asisa.informacion@asisa.es](mailto:asisa.informacion@asisa.es)

### Which treatments and services are not covered by Asisa Health Insurance?

Treatment and services which are not covered by Asisa Health Insurance are the same ones which are excluded from other private healthcare insurance policies.

Essentially:

- ✓ Treatments for conditions diagnosed prior to contracting the insurance, or which were not declared in the health questionnaire
- ✓ Treatments which are not included in the list of approved technologies by the Spanish National Health Service
- ✓ Treatments prescribed or carried out by professionals or in medical centres that do not belong to ASISA's network
- ✓ Cosmetic treatments and aesthetic, bariatric and robotic surgery
- ✓ Treatments for conditions deriving from armed conflicts or natural disasters

### Does Asisa Health Insurance allow me to go to any doctor I chose?

You can choose the doctor you prefer among the over 40,000 professionals that belong to ASISA's network.

- ✓ For support in English, you can call the English-speaking Call Centre during office hours. They will be

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- delighted to help you find your preferred doctor by calling us on +34 91 200 0 200
- ✓ For a full list via email please write to [ask@asisa.es](mailto:ask@asisa.es) detailing what you are looking for (a specialist / a GP / doctors in a specific area/ other)
  - ✓ For a full list (in Spanish) visit <https://buscador.asisa.es/>

### What do I do if I don't want to renew my policy?

Write to [ask@asisa.es](mailto:ask@asisa.es) with at least 31 days notice, before the date of renewal (31st December, each year), stating your full name, passport number and number of your membership card, indicating that you do not wish to renew.

### Which sports are excluded from coverage?

Asisa Health Insurance is designed to cover health and accidents in normal life. High risk sports are covered by insurance policies contracted by the corresponding sport Federation.

Therefore, Asisa Health Insurance would cover injuries resulting from a car accident, but would not cover injuries resulting from a car racing competition. This would be covered by the proper sport federation.

Therefore, your individual policy does not cover injuries resulting from accidents while practising high risk sports, such as paragliding, alpinism or scuba diving.

Call us if you want to discuss your specific case.



### What can I do if I need to see a doctor while I am abroad?

You can:

- ✓ Call the International, 24/7, English-speaking travel assistance helpline (+34 91 354 37 40), to find the closest doctor, call an ambulance or arrange a home visit
- ✓ Use "Asisa Medical Chat" App, to resolve a query with a general practitioner (download the App from PlayStore or AppStore, and follow the instructions)
- ✓ Call +34 900 92 99 71 to book an appointment for a phone consultation with a General Practitioner who speaks English
- ✓ Call +34 91 200 0 200 and request a video consultation with a specialist consultant

### I already have a health insurance policy with ASISA, am I entitled to use the services offered by Asisa Health Insurance in English?

Only "Asisa Health Insurance" members are entitled to use its services.

ASISA offers a host of different types of health insurance policies. Each health insurance policy has its specific list of benefits and Terms & Conditions.

"Asisa Health Insurance" for English speakers is the only health policy which has been designed specifically to tend to the needs of English speakers who live in Spain, with a comprehensive list of services, in English, that range from a 24/7 emergency line staffed by doctors



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who can arrange an ambulance service and remote medical attention in English, to a list of English speaking family doctors and specialist consultants, as well as access to application forms, contracts and legal documents translated into English.

If you would like to switch from your existing Spanish health insurance policy to "Asisa Health Insurance" for English-speakers, in order to enjoy the all these advantages, we advise you to:

- ✓ Check Terms & Conditions for Asisa Health Insurance (for English speakers) [here](#)
- ✓ Request an instant quote [here](#)
- ✓ Contact our Customer Care line via telephone + 34 91 200 0 200 or email [ask@asisa.es](mailto:ask@asisa.es) to speak to a customer care specialist