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I N S U R A N C E



Healthcare in Portugal for Expats: **Quick Overview**

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Healthcare in Portugal for Expats: A Quick Overview

Introduction

Portugal is a popular destination for expatriates due to its favorable climate, high quality of life, and robust healthcare system. Understanding the healthcare landscape is crucial for expats to ensure they can access the care they need. This guide provides an overview of the healthcare options available in Portugal, focusing on the differences between the public and private sectors, and the importance of health insurance.

1. Overview of the Healthcare System

Public Healthcare (Serviço Nacional de Saúde - SNS)

The Portuguese public healthcare system, known as the Serviço Nacional de Saúde (SNS), offers a wide range of services that are generally of high quality. Funded through taxation, the SNS provides free or low-cost healthcare to residents, including primary care, hospital services, and specialist treatments. According to the 2022 Health Statistics Report, there are 243 hospitals in Portugal, of which 112 are public and 131 are private. These hospitals are primarily located in major cities and coastal areas across the country, where population density also tends to be higher.

Eligibility and Access

- ③ **EU Citizens:** EU nationals have the same rights to access public healthcare as Portuguese citizens. They can use their European Health Insurance Card (EHIC) for short-term stays and should register with the SNS for long-term residence.
- ③ **Non-EU Citizens:** Non-EU expats need to obtain a residence permit to access the SNS. Once registered, they can benefit from the same services as residents.

Emergency Services

In case of an emergency, dial 112, which is available 24/7. The 112 number is the European emergency phone number, accessible throughout the European Union. Calls are free, and dispatched ambulances (from INEM or Firefighters) will take patients to the nearest public hospital. From there, patients can choose to continue care within the SNS or use their private health insurance to arrange (at their own expense) transport to a private hospital or clinic of their choice.

Private Healthcare

Private healthcare in Portugal is highly regarded and widely used by both locals and expatriates for faster access to specialists and elective procedures. Private hospitals and clinics offer state-of-the-art facilities and shorter waiting times.

2. Comparing Public and Private Healthcare

Cost

- ③ **Public Healthcare:** Services are either free or incur a small fee. Emergency services and primary care visits have nominal costs, while some specialized treatments might be more expensive but are still subsidized.
- ③ **Private Healthcare:** Typically more costly, with prices varying based on the service and provider. However, private health insurance can significantly offset these expenses.

Quality and Accessibility

- ③ **Public Healthcare:** Quality is generally high, but the system can be strained, leading to longer wait times for non-emergency procedures.
- ③ **Private Healthcare:** Offers quicker access to treatments and consultations, often with multilingual staff and more personalized care.

3. Health Insurance: Essential for Expats

Why You Need Private Health Insurance

While the SNS is accessible to residents, having private health insurance is strongly recommended for expats. It ensures quicker access to a broader range of services, and covers costs in private healthcare settings, which can be significant without insurance.

Mandatory Health Insurance for Visas

For specific visas, such as the D7 visa for retirees, during the first years of the process it is mandatory to subscribe to a local private health insurance policy in Portugal. This insurance must meet certain criteria to comply with visa requirements. Ensuring you have the correct health insurance is crucial for the approval of your visa application. MEDAL's health insurance solutions meet the criteria for obtaining a visa.

Importance of Insurance Brokers

Using an insurance broker like MEDAL can be invaluable. Brokers help expats navigate the local insurance market, overcoming language barriers and understanding the best options available. They assist in dealing with insurers and healthcare providers, ensuring that you receive the best possible coverage and service.

4. Practical Steps for Accessing Healthcare

Registering with the SNS

1. Obtain a residence permit.
2. Register at your local health center (Centro de Saúde) with proof of residence and identification.
3. Receive a user number (Número de Utente), granting access to SNS services.

Finding Private Healthcare Providers

4. Research and choose a reputable private health insurance plan.
5. Use the insurance provider's network to find private hospitals and clinics.
6. Schedule appointments directly with chosen healthcare providers.

Support from MEDAL

As our Client, you will have access to a dedicated health claims department. This department helps with the entire process of communicating with insurers and healthcare providers, including submitting claims, obtaining pre-authorizations, and ensuring reimbursements are handled efficiently.

Conclusion

Portugal offers a robust healthcare system with both public and private options. Expats should consider obtaining comprehensive health insurance to ensure they can access the best possible care. Understanding these systems and planning accordingly will help expatriates enjoy a healthy and fulfilling life in Portugal.

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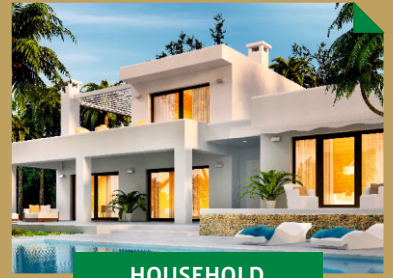
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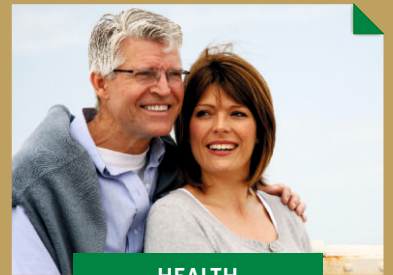
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