Spanish DNV Health Insurance

A SPANISH DNV HEALTH INSURANCE GUIDE · DIGITAL NOMAD VISA

Health cover for the Digital Nomad Visa

Private health cover for living in Spain while you work remotely, with no copayments and no waiting periods on the Sanitas Visado plans.

Full cover

private medical care across Spain

No copayments

on the Sanitas Visado versions

No waiting periods

on the Sanitas Visado versions

Where qualifying private insurance is needed for a DNV application, the Visado versions of Sanitas Residents apply (they are for non-EU/EEA/Swiss nationals).

Featuring Sanitas Residents Visado & Residents Platinum Visado
Sanitas is the insurer, part of Bupa · arranged by Spanish DNV Health Insurance

ABOUT THE ROUTE

The Digital Nomad Visa, and your cover

The Digital Nomad Visa (DNV) lets you live in Spain while working remotely for an employer or clients based outside Spain.

Whether you need private insurance depends on your working and Social Security position. Some remote workers have public healthcare cover through Social Security; others need qualifying private insurance. Where private cover is needed, the Sanitas Visado plans are the options, and that is what we arrange, explained in plain English.

For living in Spain while working remotely

No copayments or waiting periods (Visado)

Full private medical cover in Spain

Arranged and supported in English

ARRANGED BY SPANISH DNV HEALTH INSURANCE

- Native English-speaking advisers
- Recognised Sanitas International Expert
- Remote-worker & visa experience
- Personalised quotes
- Certificate & policy-administration support

Understand the DNV insurance requirement →

YOUR COVER

Health cover for living in Spain

With Sanitas Residents Visado or Residents Platinum Visado you get comprehensive private healthcare across Spain, with no copayments and no waiting periods.

GP & primary care

General medicine, paediatrics and nursing.

Specialist consultations

Cardiology, dermatology, gynaecology and more.

Diagnostic tests & imaging

Laboratory tests, X-ray, MRI, CT and other imaging.

Hospital treatment & surgery

Covered hospital treatment and surgery.

Urgent & emergency care

Including Sanitas 24 Hours.

Digital care & Mi Sanitas

Video and chat consultations and policy management in the app.

No copayments, no waiting periods

On the Visado versions you are covered from your start date, with nothing to pay per visit. You also have the Sanitas network right across Spain, including five Sanitas-owned hospitals in Madrid and Barcelona.

CHOOSE YOUR COVER

Which Sanitas cover for your DNV?

There are two Visado versions to choose from. Residents Visado suits remote workers who expect to use their healthcare mainly in Spain. Residents Platinum Visado suits those who travel regularly, or who want reimbursement for treatment outside the Sanitas network, with additional overseas, dental and pharmacy benefits.

Visado cover	Residents Visado	Residents Platinum Visado
Private care in the Sanitas network	Yes	Yes
Copayments / waiting periods	None	None
Reimbursement outside the network	—	90%, up to €500,000 per insured person / year
Emergency care abroad	Up to €12,000 per insured person / year	Up to €30,000 per insured person / year
Pharmacy & dental reimbursement	—	Pharmacy 50% (€300) · Dental 80% (€400)
Maximum joining age	75 (before the 76th birthday)	64 (before the 65th birthday)

Which one for a remote worker?

If you are based in Spain and use your healthcare here, Residents Visado is usually all you need. If you travel often for work or want treatment outside the network reimbursed, Platinum Visado is the stronger fit.

View Residents Visado →

View Platinum Visado →

Compare the two →

Moving to Spain as a remote worker

Setting your cover up around a move is straightforward. Here is the usual order of things.

1. Arrange your cover before you arrive. It can usually be set up ahead of your move.
2. Choose a start date that matches when you need to be covered.
3. Complete the medical questions with us, in English.
4. Receive your certificate, and keep using the policy after you move.

Your certificate and start date

Once your policy is accepted and the first year is paid, Sanitas issues an individual insurance certificate and, where you pay by card, a separate payment receipt. Your cover starts on the date you choose, and your English-speaking adviser stays with you before and after you move.

Using your Sanitas cover in Spain

Once your policy starts, using it is simple. Here is how everyday care works.

Book through Mi Sanitas

Find doctors and book appointments in the app, in a few taps.

Choose your doctors

Pick GPs and specialists from across the Sanitas network.

Hospitals & diagnostics

Use Sanitas hospitals and diagnostic centres as a private patient.

Authorisation where needed

Some treatments need prior authorisation from Sanitas; your policy explains which.

Emergency assistance

Help when you need urgent care, including Sanitas 24 Hours.

When you travel

Keep your policy details to hand. Emergency cover abroad applies on trips.

Cover in Spain vs cover abroad

Your main cover is private healthcare within Spain through the Sanitas network. Emergency cover abroad is separate. It covers emergencies while travelling (up to €12,000 a year on Residents Visado, €30,000 on Platinum Visado), not planned treatment overseas. Platinum Visado also reimburses eligible treatment you choose to have outside the network.

WHY US

Why arrange through Spanish DNV Health Insurance

We arrange Sanitas cover for international clients every day, in English, so the process is simple and you always have someone to ask.

English-speaking advisers

Real people who explain your cover in plain English, never jargon.

Remote-worker experience

Experience helping digital nomads and other international clients arrange Sanitas cover.

Personalised quotes

A quote built around the ages of those insured and where you live in Spain.

Help with the questions

We complete the Sanitas medical questions with you.

Certificate & policy admin

We prepare your certificate and handle the policy paperwork.

Before & after you move

One point of contact, from your quote to settling in.

NEXT STEP

Get your DNV cover in place

English-speaking help with your cover and your DNV health-insurance questions. Tell us your dates and we'll prepare a personalised quote and help you pick the right version.

GET A PERSONALISED QUOTE

Personalised DNV quote

spanishdnvhealthinsurance.com/dnv-health-insurance-quote/

Start →

UNDERSTAND THE REQUIREMENT

DNV insurance requirement

spanishdnvhealthinsurance.com/dnv-health-insurance-requirements-spain/

COMPARE THE TWO VERSIONS

Residents vs Platinum

spanishdnvhealthinsurance.com/sanitas/compare/residents-vs-residents-platinum-dnv/

GET A PERSONALISED SANITAS QUOTE

Start your quote

spanishdnvhealthinsurance.com/dnv-health-insurance-quote/

ASK THE ENGLISH-SPEAKING TEAM

Talk it through

spanishdnvhealthinsurance.com/contact/

Sources

- Whether private insurance is needed depends on your working and Social Security position; we will confirm what applies when we prepare your quote.
- Product facts: Sanitas Residents Visado IPID version 172026 and Sanitas Residents Platinum Visado IPID version 352026 (English); General and Particular Conditions supplied with your policy.