

## HEALTH CRISIS

Over the years I have written about the pressure being placed on the Spanish NHS via the EHIC and SIP cards being issued to just about anyone who applied for them. Consequently when I tried to explain that the EHIC card was for emergency treatment during your trip outside of your home country, and that a SIP card was only available for state registered pensioners who had taken residencia and also for those who worked and paid into the Social Security system. The comments I received by email, advising me that I had no idea of the rules, were amazing.

I have often been accused of frightening people and that my only wish is to sell health insurance. Of course I need to sell insurance, enabling me to continue trading, However if by telling the truth I am in trouble, so be it.

Now all that we are reading and hearing in the press comes directly from Central Government in Madrid.

Many people have abused the system, and Spain has not received the monies due to them by the relevant countries, as on many occasions people are not paying into the system in their home countries either. With approximately 700.000 foreigners not entitled to a Spanish Health card, but being granted a SIP card by their local medical centers last year, this has cost Spain in the region of 917 Million Euros. No wonder the health system is in a crisis.

Within the next two months the Government are planning new laws which will come into effect immediately, one of the directives will stop foreigners taking advantage of the Spanish Health system by using health care they are not entitled to and for which Spain is not being reimbursed.

For example, only those who are either employed, self employed or who are receiving state pensions and have transferred from the British NHS to the Spanish Social Security will be entitled to free health care. The EHIC card will be more strictly controlled as to usage during your trip abroad, there is now an excellent communication system in place between Spain and Britain to monitor your legal residence.

Health Insurance is vital when living in Spain, paying for treatment privately should you need it, could be extremely expensive. Far better to plan ahead in case an accident or illness happens, we never know when something may occur, and you could find out that the UK will not treat you.

My Company has been working with Asssa for about a decade and Mandy the Company's Asssa administrator has many satisfied clients, she always goes the extra mile to help and was delighted to receive a wonderful letter from a satisfied client, (see the letters page). I just add my own comments here, by saying that I was very impressed at the very prompt treatment given to Mr Winstanley by Asssa, he was sent by ambulance to Madrid to one of the best neurosurgeons in Europe and he feels it is because of this action that he is alive today. What a wonderful story.

Asssa is an excellent Company with very Special Offers available to help you to access private health care despite this terrible recession, there are a number of companies selling Private Health Insurance at all different prices and levels, just take care that you are not persuaded to take a product at a very cheap price and at the same time told it covers everything. This is just not realistic, there are limits to all the

policies, some more than others. There are top up versions to the Spanish Health System, this enables you to have prompt diagnostic procedures but with limited hospitalization, there are other levels which handle oncology, prosthesis and well woman and man checks. As always I advise you never to take the verbal word, but to read the documents carefully.

I will give you some Sound Advice:

Check you have Guaranteed Cover for Life, in writing, without this your insurer has the right to cancel your policy due to excessive claims history.

The Age you Join is the Age you Stay, so important as many policies have a huge increase as you become older.

Asssa have an individual claims review instead of an overall claims increase, much fairer to you if you have not used the policy.

After one year, cover for all major illnesses, except those pre existing to taking out the policy.

Asssa also have the most comprehensive, doctors, consultants and hospital book in Spain

I suggest that you keep this article and when the law changes and you have a problem, or decide sooner to do something about your health cover, call Mandy in the Javea office and she will explain the policy in detail and give you a quote, or alternatively, call into any of my offices.

\*\*\*\*\* STOP PRESS \*\*\*\*\*

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