

POLICYHOLDER'S GUIDE IN PORTUGAL

Lesson N°1 Healthcare



SUMMARY : EVERYTHING YOU HAVE TO KNOW ABOUT HEALTH INSURANCE IN PORTUGAL

1. Understand the public healthcare system.
2. Understand the private healthcare system.
3. Comparison of both systems.
4. How to choose your cooperative ?
5. The different types of policies.
6. The INOV healthcare advise



How does the healthcare in Portugal work ?

In Portugal, there is no link between the public and the private Healthcare systems.



WATCH OUR ANIMATED VIDEO

HOW DOES THE PUBLIC HEALTHCARE SYSTEM WORK ?

HOME

Where can I get health care?

All Portuguese residents, even expatriates, are assigned a health centre (centro de saúde) near their home. The equivalent of our EHIC (European Health Insurance Card) will be issued upon registration (passport + EHIC certificate+ proof of residency in Portugal) and a primary care physician will be assigned.

Can I choose my doctor?

No, in Portugal (just like in Spain) patients in the public healthcare system do not choose their own primary care physician as one is assigned upon registration at their health centre. This doctor is the referring physician for your family and can provide access to consultations with specialists, always within the public sector.

And if my doctor is not available?

If your primary care physician is not available, you must still go to your health centre. Only the reception personnel there may secure you an appointment with another doctor or on-call physician. Outside your health centre opening hours or in the event of an emergency, patients may go the closest permanent care service centre (Serviço de Atendimento Permanente, SAP) or hospital: the integrated medical emergency system may be contacted by calling 112 or the medical emergency number 808 242 424.

How to get an appointment with a specialist?

The primary care physician designated upon registration at a health centre is the only person authorised to refer you to a specialist doctor: if the primary care physician believes the symptoms require an opinion from a specialist after an initial appointment, you will be referred to one designated by your primary care physician who will supply you with all the necessary documents.

WHY TAKING A PRIVATE INSURANCE?

Can I avoid queuing?

Yes, accessing care more quickly than in the public sector is possible with private sector physicians who are not subject to any agreed rates (as is the case in England).

Can I choose my doctor?

Yes, Investing in health insurance in Portugal means guaranteeing your choice of doctor, less waiting times for treatment and, above all, having direct access to specialists.

Do I have additional services?





Depending on your needs and the option chosen, your health insurance may offer you access to convenience healthcare services (acupuncture, podiatrists), for example, or even dental care, orthodontists and eye doctors.

Do I have access to additional help?

Not yet bilingual in Portuguese or just not comfortable speaking about healthcare issues in a language you're not fully proficient in... no worries... INOV Expat has selected a list of English-speaking doctors! Don't think twice about speaking to our advisors.

THE COMPARISON OF BOTH SYSTEMS

HOME

PUBLIC	PRIVATE
 <ul style="list-style-type: none">• Free healthcare services <hr/>  <ul style="list-style-type: none">• Low quality of healthcare services• Long queuing• No additional services	 <ul style="list-style-type: none">• Freedom of choice for the attending physician• Important network of clinics and laboratories• Better support, in-depth analysis• Additional services <hr/>  <ul style="list-style-type: none">• Paid service



The expert's point of view

"I always advise my clients to have an affiliation in the public system and also a private insurance in order to benefit from both system's advantages. If they do not feel comfortable with the Portuguese language, especially when it is about their health, I tell them that they have access to a list of healthcare professionals. Moreover, do not forget about the waiting period in case of surgical intervention. If you bring the certificate of your old health insurance, those periods will be eliminated."

Julia Jannin
INOV Expat CEO

EACH ONE HAS ITS OWN INSURANCE :

HOME



Henry is a Portuguese resident, he wants to cover all his health expenses for him and his family

That's why he chose a private insurance: he benefits from the best guarantees and the choice of his attending physician.



Bryan and Emily are expatriates in Portugal for 3 months, they need complete protection.

To that purpose, they opted for an expatriate contract providing them with a good insurance in Portugal but also overseas.



Amber is in Portugal for her studies, she thinks it is essential for her to have an insurance which cover all her healthcare expenses.

She took a private healthcare insurance in order to obtain the best refunding rates and the best guarantees.



Comparing is essential

Different factors influence the price of your insurance such as: your age, your profession, the level of guarantees and the number of persons in charge. This is why it is important to get personal advice from professionals who will be able to find the insurance you need.

3 TYPES OF HEALTHCARE CONTRACTS :

HOME



PARTIAL



COMPLETE



TOTAL

Health insurance guarantees in Portugal

General and specialised healthcare

Assistance for trip overseas

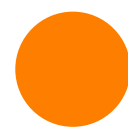
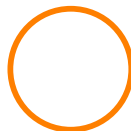
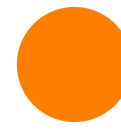
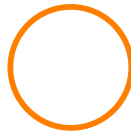
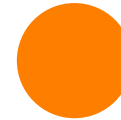
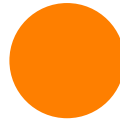
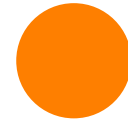
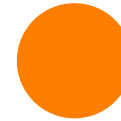
Reimbursement of 100%

Freedom to choose your doctor in Portugal and overseas

Medical network of the company with franchise

Medical network of the company without franchise

Medical network and greater choice of Doctors





WHY TAKE A HEALTHCARE ?

In order to avoid stressful waits and be able to see the doctor of your choice, choose a hospital or clinic and benefit from faster medical services (especially for emergencies), choose private health insurance. Besides your Portuguese social security card, you will receive a health card from the insurance company.

I WANT ONE



Private rooms when hospitalized are no longer a luxury with your card



When traveling abroad, your health insurance card will allow access to repatriation and travel insurance services

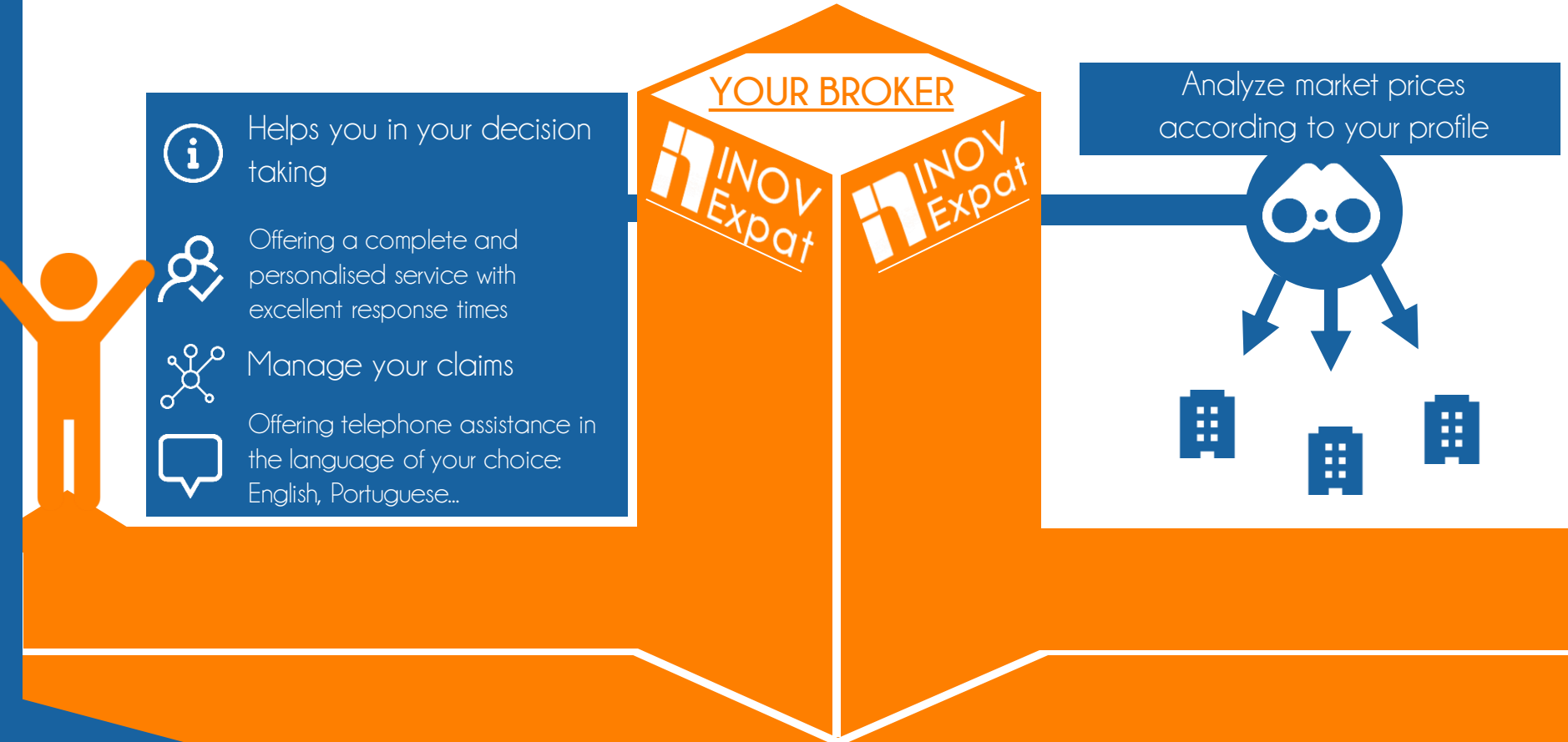


No advance medical payments if you see a doctor in the company's medical network

WHY CAN INOV EXPAT OFFER YOU GOOD HEALTH INSURANCE SOLUTIONS?



ALWAYS OFFERING 3 QUOTES FROM DIFFERENT INSURANCE COMPANIES



Please, click here to get your



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