



FREE GUIDE • SPAIN IMMIGRATION TIPS

The Expat's Guide to Spanish Visas & Immigration

All 7 main visa routes, the health insurance rules, and what happens to your healthcare after you move.

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Spain Immigration Tips for English Speaking Expats.

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GuiriGuru.com - Move To Spain Like A Pro

Practical relocation tips for English speaking expats in Spain

General information only - not legal advice. Requirements vary by consulate and change over time.

START HERE

Choosing the right visa is the most important first step.

Spain continues to be one of the world's most popular destinations for expats, retirees, students, remote workers and professionals seeking a new lifestyle. Whether you are planning to retire on the Mediterranean coast, work remotely from Valencia, study in Barcelona, or relocate with your family, choosing the right visa is one of the most important first steps.

Each Spanish visa has its own eligibility criteria, documentation requirements and health insurance obligations. While visa regulations can change, understanding the main categories will help you determine which route may be appropriate for your circumstances.

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NLV, Digital Nomad, Student, Family, Employee, Entrepreneur, Researcher.

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Important

Visa requirements can vary depending on your country of residence and the Spanish consulate where you apply. Always check with your local Spanish Consulate or Embassy, or seek advice from a qualified immigration lawyer, before submitting your application.

SECTION 01

The 7 Main Visa Routes

Find the one that matches your situation, then confirm the detail.

Seven routes cover the vast majority of expat moves to Spain. Each has its own eligibility criteria, documentation and health insurance obligations.

1

Non-Lucrative Visa (NLV)

One of the most popular visas for retirees, financially independent individuals, and anyone wishing to live in Spain without working. Applicants must demonstrate sufficient financial resources to support themselves without taking employment or operating a business in Spain.

- No employment or self-employment is permitted while holding this visa
- Initial residence generally granted for one year and can be renewed
- Permanent residency may become available after five years of legal residence
- Spouses and dependent children can usually be included in the application
- Clean criminal record and comprehensive private health insurance valid in Spain required

Best for: relocating primarily for lifestyle reasons rather than work.

2

Digital Nomad (Telework) Visa

Officially the Telework Visa, introduced to attract remote professionals who work for employers or clients located outside Spain. It has quickly become one of Spain's most popular routes for Americans, Canadians, British citizens and other non-EU nationals.

- Typical applicants: remote employees, freelancers, consultants, online business owners
- Designed for employment or business activities primarily outside Spain
- Initial authorization with opportunities for renewal
- Family members can usually accompany the main applicant
- Proof of employment or business activity, sufficient income, private health insurance and a clean criminal record are required

Best for: balancing an international career with life in Spain.

3

Student Visa

For individuals planning to remain in Spain for more than 90 days while undertaking studies, professional training, research, internships or certain volunteer programmes.

- Acceptance from an approved educational institution
- Evidence of sufficient financial means
- Appropriate health insurance
- Additional documentation depending on the programme

Best for: university degrees, language courses, postgraduate study and vocational training.

4

Family Reunification Visas

Spain offers several family based immigration routes. The appropriate visa depends primarily on the immigration status of the family member already living in Spain. Section 02 covers these in detail.

- Family members of Spanish citizens
- Family reunification with non-EU residents legally living in Spain
- Family members of EU or EEA citizens exercising free movement rights

Best for: joining a spouse, partner or family member already in Spain.

5

Employee Visa

For applicants who already have a qualifying job offer from a Spanish employer. This route differs significantly from the Digital Nomad Visa because the employment is with a Spanish employer rather than a foreign company.

- Valid employment contract
- Employer authorization where applicable
- Medical certificate and criminal record certificate
- Supporting documentation requested by the relevant Spanish authorities

Best for: moving for employment with a Spanish company.

6

Entrepreneur Visa

For individuals launching innovative business projects that provide significant economic value to Spain. Generally intended for founders creating businesses in Spain rather than remote workers serving overseas clients.

- Applications assessed on innovation and economic impact
- Job creation and investment are considered
- Business viability must be demonstrated

Best for: founders starting an innovative business in Spain.

7

Researcher Visa

Researchers, academics and innovation professionals may qualify when participating in approved research, scientific or innovation activities with Spanish universities or research institutions.

- Requirements vary depending on the sponsoring institution
- Requirements also depend on the nature of the research project

Best for: academic, scientific and innovation placements.

SECTION 02

Family Reunification In Detail

Three situations, governed by different legislation.

The appropriate route depends primarily on the immigration status of the family member already living in Spain. Because these routes are governed by different legislation, the documentation requirements differ considerably.

1

Family of a Spanish citizen

Applicants joining a Spanish citizen will generally need a medical certificate, comprehensive health coverage, and additional documentation evidencing the family relationship.

- Medical certificate
- Comprehensive health coverage
- Additional family relationship documentation

Best for: joining a spouse, parent or child who holds Spanish nationality.

2

Family reunification with a non-EU resident

Applicants joining a legally resident non-EU national in Spain follow the reunification process, which must be approved before the family member applies.

- Medical certificate
- Comprehensive health coverage
- Approval of the family reunification process

Best for: joining a non-EU family member who is already legally resident.

3

Family of an EU or EEA citizen

This route falls under EU free movement legislation, which sets different requirements from the Spanish national immigration rules.

- A medical certificate is not required in many cases
- Appropriate healthcare coverage is still necessary

Best for: joining an EU or EEA citizen exercising free movement rights.

AT A GLANCE

Medical certificate and health insurance by family route

Visa route	Medical certificate	Health insurance
Family of Spanish citizen	Yes	Usually required
Family reunification (non-EU resident)	Yes	Usually required
Family of EU citizen	No	Health coverage required

Important

If the family member will already be covered by the Spanish public healthcare system through Spanish Social Security, private health insurance may not be necessary. This depends on each individual's circumstances, so verify the requirements applicable to your case.

SECTION 03

Health Insurance Requirements

The most commonly overlooked part of a Spanish visa application.

Several long stay visas, including the Non-Lucrative Visa and the Digital Nomad Visa, normally require applicants to hold comprehensive private health insurance providing coverage throughout Spain.

1

Proof of comprehensive private health insurance

The policy must provide coverage throughout Spain. Requirements differ between visa categories, so choose a policy that satisfies the specific requirements of your visa and the consulate where you apply. Consulates commonly expect no co-payments, no waiting periods and full hospital cover.

- Cover must be valid across Spain
- Requirements vary by visa category and by consulate
- Check the policy satisfies your specific route before you buy

Best for: Non-Lucrative, Digital Nomad, Student and several family routes.

2

A medical certificate

Depending on the visa category, you may also need a medical certificate confirming you do not suffer from diseases that could have serious public health repercussions under the International Health Regulations (2005).

- Required for several routes including family of a Spanish citizen
- Not generally required for family of an EU citizen
- Wording and format expectations can vary by consulate

Best for: most non-EU routes. Confirm with your consulate.

SECTION 04

Healthcare After You Move

Public versus private, and what you are actually entitled to.

Many expats assume that once they become Spanish residents they will automatically qualify for Spain's excellent public healthcare system. In reality, eligibility depends on your individual circumstances.

Can Non-Lucrative Visa holders use Spain's public healthcare?

Not automatically. If you move to Spain on a Non-Lucrative Visa and have never worked or paid into the Spanish Social Security system, you generally will not be entitled to public healthcare simply because you have become a resident. This is one of the reasons Spain requires comprehensive private health insurance for many long stay visa applications.

1

When you can access public healthcare

There are several routes into the public system, all of them tied to contributions or entitlement rather than residency alone.

- Work in Spain as an employee, or become self-employed (autonomo), and contribute to Spanish Social Security
- Receive a state pension from an EU or EEA country, the United Kingdom or Switzerland, and register an S1 certificate in Spain
- Qualify through another legal entitlement under Spanish Social Security rules

Best for: anyone working, contributing, or holding an S1.

2

The Convenio Especial

Expats who have lived legally in Spain for at least one year, and who are not otherwise entitled to public healthcare, may be able to join the Convenio Especial. It is a voluntary agreement with the Spanish public healthcare system granting access in exchange for a monthly fee. Current fees are 60 euros per month under 65, and 157 euros per month at 65 or older.

- Generally accepts applicants regardless of pre-existing medical conditions
- Provides healthcare only: no pension contributions, disability benefits, sick pay or unemployment protection
- Individual agreement, so each spouse or partner must qualify separately and pay their own fee

Best for: long term residents with no other route into the public system.

3

Why many expats keep private insurance anyway

Even after becoming eligible for public healthcare, many long term residents continue with a private policy alongside it.

- Faster access to specialists
- Shorter waiting times for many consultations and diagnostic tests
- Access to a wide network of private hospitals and clinics
- English speaking doctors and customer support offered by many insurers
- Coverage that satisfies immigration requirements for visa renewals where applicable

Best for: anyone who wants speed, choice and English speaking care.

QUICK ANSWER

Which visa is right for you?

The right visa depends entirely on your circumstances.

Your situation	Likely route
Retiring, or living off savings	Non-Lucrative Visa
Working remotely for a foreign employer or overseas clients	Digital Nomad (Telework) Visa
Studying in Spain for more than 90 days	Student Visa
Joining family already living in Spain	Family Reunification route
Moving for employment with a Spanish company	Employee Visa
Starting an innovative business	Entrepreneur Visa
Conducting academic or scientific research	Researcher Visa

Before you apply

Every applicant's circumstances are unique, and visa requirements can change over time. Always consult the official information provided by your local Spanish Consulate or Embassy, and consider seeking advice from an experienced immigration professional. Planning ahead and understanding your visa requirements, including any medical certificate and health insurance obligations, can make your move considerably smoother and help you avoid unnecessary delays.

You should not have to decode Spanish immigration law alone.

GuiriGuru connects English speaking expats with the Spanish immigration lawyer who fits their case, and stays involved throughout. We also help with document translation, scheduling appointments, and live in person or conference call interpreting.

→ **Book your free relocation consultation:** guiriguru.com/spain-relocation-consultation

→ **Visa compliant health insurance:** guiriguru.com/spain-health-insurance

This guide is general information for English speaking expats and is not legal, tax or immigration advice. Visa categories, financial thresholds, documentation and health insurance requirements change over time and vary by nationality, by consulate and by autonomous region. Always confirm your own situation with your Spanish Consulate or Embassy, or a qualified immigration lawyer, before applying.