



US Expats: *Healthcare in Portugal*

Eligibility for the Portuguese healthcare system is residency-based, meaning healthcare is available to residents in Portugal. This can also include non-working residents as well such as retired, dependent family members as well as the unemployed in certain cases. Portugal has a high standard of medical services. The Portuguese national healthcare system ranked 12th in the 2018 World Health Organization (WHO) Health Systems Rankings, well ahead of the US at 37th, the UK at 18th and Canada at 30th. Portugal performed particularly well for price-quality rankings.

Portuguese healthcare system overview

Healthcare in Portugal is delivered through the Portuguese National Health Service (“SNS”) which was founded in 1979. Similar to the National Health Service in the UK, the “SNS” is generally free and available to all residents, including expats in Portugal, although minor charges have been introduced for some services in recent years.

The “SNS” covers all of mainland Portugal (the regions of Azores and Madeira have their own healthcare systems) and is managed by a central administration and delivered by five regional health administrations (North, Central, Lisbon and Tagus Valley, Alentejo and Algarve). The “SNS” covers primary healthcare – GP services, maternity and family services, community healthcare, some dental services – delivered mostly from public health centres and secondary care (hospitals and specialist units). Public medical care in Portugal is primarily funded by Social Security contributions paid by working residents in Portugal.

Registering for healthcare in Portugal

To sign up for public healthcare in Portugal, you first need to register with Portuguese Social Security (*Segurança Social*) to get your Social Security number. This is usually done by your employer if you are a salaried worker.

Self-employed people need to make the arrangements themselves. Once your Social Security registration is in place, you sign up at your local Portuguese health centre (*centros de saúde*). You will need to take along your Social Security card along with your passport and Residency Permit (Residência").

Once registered for public healthcare in Portugal you will receive your *cartão do utente* (healthcare card), which should show your eligibility every time you access Portuguese healthcare services. You can also register via the "SNS" online portal (<https://www.sns.gov.pt/>) which will enable you to access information and make appointments online.

Non-Residents and Visitors

Non-residents and temporary visitors to Portugal may want to purchase private health insurance to cover their stay in Portugal, enabling them to access doctors, emergency treatment and other Portuguese health services. Those on short visits from the European Union (EU), European Economic Area (EEA) and Switzerland can access public healthcare in Portugal through their European Health Insurance Card (EHIC). Nationals from non-EU countries that have reciprocal healthcare agreements with Portugal may also be able to access public healthcare in Portugal for free or at a reduced cost.

Health insurance in Portugal

Some residents opt for private health insurance to supplement their public health insurance. Medical insurance covers treatment from private healthcare providers in Portugal, which can be quicker than the public system. Extra health insurance coverage is also available to meet your individual needs. The cost of private health insurance in Portugal varies from several hundred to a few thousand euros per year.

Private healthcare in Portugal

Private healthcare in Portugal exists alongside the public "SNS" provision, with some doctors working in both sectors. The costs for private GP services, specialists and hospitals can be covered by taking out private medical insurance in Portugal, otherwise fees are considerably higher than public services. Private healthcare in Portugal may be expensive than the public sector but waiting lists are typically shorter. There is a wide range in the availability of medical services and more chance of being seen by English-speaking doctor.

Private health insurance for expats in Portugal is common, as well as growing in popularity among the local Portuguese population too, with between 10–20 percent using private services. Some services, such as dental and eyecare services, have limited coverage through the “SNS”, so some residents have little option but to seek out private providers.

Going to see a doctor in Portugal

Doctors in Portugal are part of primary medical services covered by the Portuguese healthcare system. Most doctors are based at public health centres and once you've registered for public healthcare in Portugal, you will be assigned a family physician. Most of the costs for doctors in Portugal is covered by “SNS” but you will usually have to make a small contribution of a few Euros towards consultation costs, unless you are elderly or from a vulnerable economic group.

Seeing a specialist

To see a specialist through the state healthcare system (eg. cardiologists, psychologists, etc.), you need to be referred by your “SNS” family physician. Patients usually have to pay something towards the costs of seeing a specialist in Portugal. Depending on what kind of treatment is required and what kind of specialty, there can sometimes be a long wait to see specialists in Portugal in the “SNS”. Private care is much quicker and inexpensive health insurance can help cover much of the cost.

Hospitals

Hospital services are provided with a discount, and sometimes even without charge for people, that are registered at a local Medical Center. You should bring your “SNS” card with you. Unless you are admitted to hospital for emergency treatment, you will need to be referred by a Portuguese doctor for treatment. Public hospitals in Portugal provide emergency treatment, outpatient treatment, nursing, post-operative care, maternity care, psychiatric care and care for those with terminal illnesses. As with doctors' services, some hospital costs may not be covered by standard public health insurance, so you should check before receiving treatment. There are both public and private hospitals in Portugal.

Dental care

Free dental care is not available on the “SNS” unless you are classified as being in a vulnerable group unable to pay, such as children and elderly and disabled residents. Most dental treatments such as crowns and bridges can be covered by some form of private health insurance in Portugal. If you qualify for either free or subsidized treatment, you will need to bring your *cartão de utente* (healthcare card) when visiting your dentist to ensure you do not pay the full amount for the consultation.

Medical Emergencies

Emergency treatment in Portugal is available to everyone regardless of residence status or insurance, although once your condition has stabilised you will need to show proof of residence status or health insurance to have costs covered. The main emergency number in Portugal is 112, which connects to ambulance, police and fire services.

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