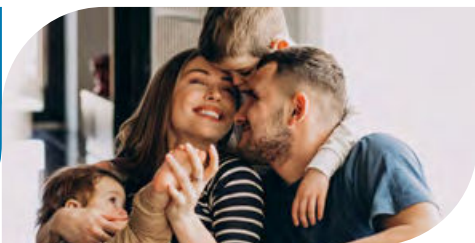


Your Health in Portugal

A Complete Guide for Expats





Your Health in Portugal

A Complete Guide for Expats

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Welcome

Empowering Expats with Healthcare Knowledge in Portugal

*A message from Patricia Casaburi,
CEO of Global Citizen Solutions*

Welcome to the healthcare guide for expats in Portugal. Moving to a new country can be an exciting and challenging experience, and it is important to understand the healthcare system in your new home. Global Citizen Solutions has developed this healthcare guide to provide a comprehensive overview of the Portuguese healthcare system for expats, with a focus on private and public healthcare services and what to do in case of emergencies.

This guide aims to help expats better understand their healthcare options in Portugal so that they can make informed decisions about their healthcare needs. We hope that by reading this guide, expats can navigate the healthcare system more effectively, access the services they need, and receive high-quality healthcare during their time in Portugal.

Patricia Casaburi



Patricia Casaburi

CEO of Global Citizen Solutions



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CHAPTER ONE

Overview of Portugal's Healthcare System

In this chapter, we will explore the healthcare system's history in Portugal and look at key statistics such as life expectancy. We will also take a look at the physical and human resources that make up the system.

History of the healthcare system



In 1946, Portugal enacted its first social security law. This mandated social security and sickness funds to provide health care for employed individuals and their dependents. Both employees and employers had to make compulsory contributions to finance these services.

Following the revolution in 1974, the health service was restructured, ultimately leading to the establishment of the National Health Service (Serviço Nacional de Saúde, SNS) in 1979. This SNS is now a tax-funded, universal system. Presently, the Portuguese health system comprises three interconnected and coexisting components: The universal SNS, specialized health insurance plans for particular professions or sectors (referred to as health subsystems), and voluntary private health insurance (VHI).

Since 2011, the Ministry of Health in Portugal has implemented several reforms to improve the healthcare system. These reforms include better governance and regulation, health promotion campaigns, restructuring the pharmaceutical market, and expanding palliative care and primary and hospital care. These changes have been put in place to ensure that the health system is fair, effective, and responsive to the needs of its citizens.

Is Portuguese healthcare good?

Portugal's healthcare system has consistently ranked highly in global comparisons, demonstrating the country's excellent standard of both public and private healthcare services.



World Index of Healthcare Innovation ranking

Portugal ranks 22nd in the 2022 World Index of Healthcare Innovation.¹ The World Index of Healthcare Innovation ranks countries' healthcare systems based on quality, choice, science and technology, and fiscal sustainability. Portugal was in the top ten in healthcare quality due to its patient-centered care and health outcomes.²



World Health Organisation ranking

The World Health Organisation (WHO) ranked the Portuguese healthcare system 12th in its ranking of world healthcare systems. In 2019, the WHO created the World Health Report, using factors such as life expectancy, treatment of illnesses, and efficiency in the healthcare system. Portugal was awarded 12th place, reflecting its impressive healthcare system.



Healthiest Places to Live Index

Money.co.uk, a British website that publishes an annual "Healthiest Places to Live Index," ranked Lisbon as the 4th healthiest city to live in 2022, with Porto coming in at 14th place.

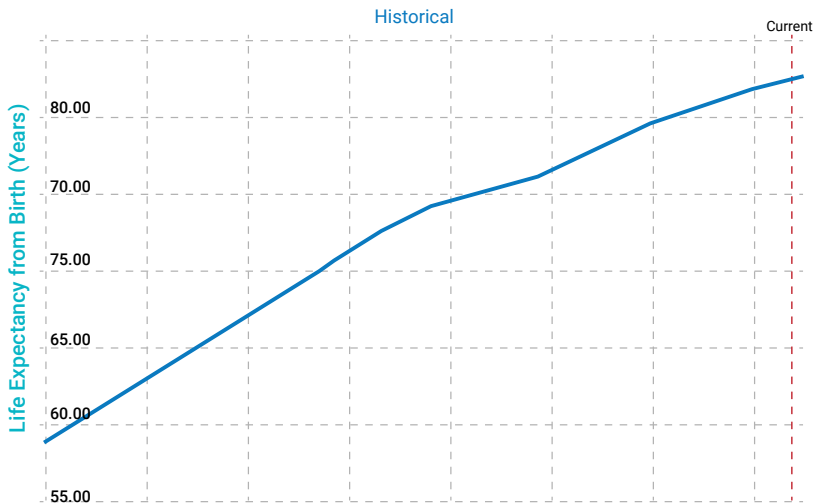
The index considers various factors, including average life expectancy, air pollution, obesity rates, and hours of sunlight. The 2022 edition of the index included new metrics such as medical care and the number of nurses, psychiatrists, social workers, and psycholo-

gists per 100,000 inhabitants in each country. The study also considered the prevalence of mental health disorders, substance use, and overall health expenditure.

Life expectancy in Portugal

Two overall health indicators in a country are life expectancy and infant mortality. Portugal's average life expectancy at birth is now 82.65 years, higher than the European Union average of 80.1 years.³ There is an upward trend in life expectancy every year. In 2000, for example, the life expectancy was 76.63 years, reflecting the continuous improvement in healthcare in the country.⁴

Graph of life expectancy in Portugal



Source: www.macrotrends.net

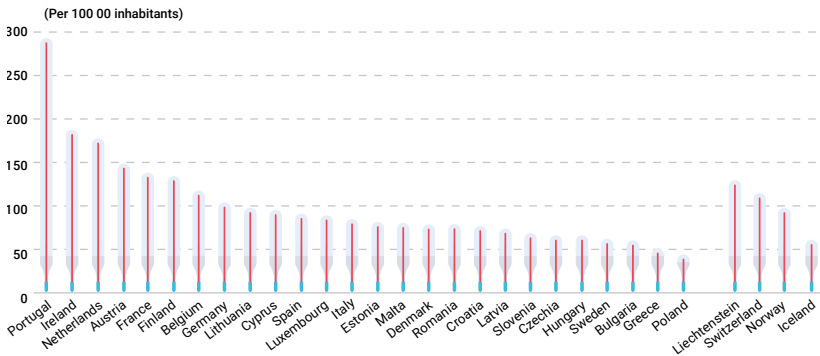
Similarly, there is a downward trend in infant mortality in Portugal. In 2023, the infant mortality rate for Portugal is 2.331 deaths per 1000 live births, a 5.13 percent decline from 2022.⁵

Physical and human resources

Portugal's current population in 2023 is 10,247,605 people.⁶ As of 2021, an estimated 11 percent of the country's GDP is being used to fund the healthcare system.⁷ Portugal has 241 hospitals in total with an estimated overall capacity of over 36,000 beds.⁸

According to data from 2020, Portugal has the largest number of general medical practitioners per 100,000 people in the European Union.

Number of generalist medical practitioners in 2020



Greece and Portugal: Generalist medical practitioners licensed to practice. Slovakia: data not available. Cyprus, Denmark, Greece, Sweden, Iceland: data refer to 2019 instead of 2020. Finland: data refer to 2018 instead of 2020. Luxembourg and Poland: data refer to 2017 instead of 2020.

Source: www.who.int

An estimated 26 percent of the population has a second (or more) layer of health insurance coverage through voluntary health insurance (VHI) or health subsystems for specific sectors or occupations.

Portugal's pharmacies are pretty evenly distributed throughout the country, and the number of pharmacists has been on the rise for the last 15 years.⁹ However, there are fewer pharmacists in Portugal compared to countries like Spain or the United Kingdom. Similarly, Portugal faces a challenge in distributing its health workers evenly across the population - most of them are located in big cities and coastal areas, which leaves people in inland areas under-served.



CHAPTER TWO

Portugal's Public Healthcare System (SNS)

In this chapter, we will explore the structure of Portugal's public healthcare system (SNS). We'll guide you through obtaining a user number, accessing the system, finding a doctor, and any costs associated with using the SNS. Finally, we'll look at the services provided by the public healthcare system.

Structure and administration



For potential users of the Portuguese Serviço Nacional de Saúde (SNS), it's important to understand the structure and administration of the system. The Portuguese public healthcare system comprises hospitals, clinics, and healthcare units that work together to provide comprehensive patient care.

Hospitals

At the top of the hierarchy are university hospitals responsible for providing highly specialized care and conducting research and education.

Under the management of the regional health administrations (RHAs), regional hospitals provide a range of medical services to patients, including emergency care, surgery, and inpatient treatment.

District hospitals also provide inpatient care, but their scope is more limited than regional hospitals.

Healthcare centers and units

In addition to hospitals, the SNS has a network of primary healthcare centers and healthcare units responsible for providing basic healthcare services and preventive care.

These centers and units are often the first points of contact for patients seeking medical attention. They offer a range of services, including general consultations, vaccinations, and minor surgeries.

In 2006, Portugal introduced a new type of primary healthcare center known as a Family Health Unit (FHU). In an FHU, a family doctor and a team of professionals provide outreach services such as nutrition, psychology, oral health, and social care.

Mobile healthcare units also travel to underserved or remote areas to provide medical care to ensure all Portuguese citizens can access healthcare services. These units often focus on providing primary care services but may also offer specialized services, such as dental care.

Overall, the Portuguese public healthcare system is structured to provide comprehensive care to the population, with specialized hospitals and clinics working together with primary healthcare centers and mobile units to provide a range of services to patients.

It's worth noting that the Azores and Madeira have autonomy over their healthcare planning and management, which may impact the services available in those regions.

IN FACT



Madeira had a high ratio of doctors to patients. In 2021 it was revealed that the island has 5.1 physicians per 1,000 inhabitants.¹⁰

Accessibility and eligibility



Portugal's public healthcare system provides comprehensive and affordable healthcare services to its citizens and legal residents, including expats. As an expat, accessing the Portuguese public healthcare system requires meeting certain eligibility criteria and following specific steps.

Here's a guide to help you navigate the process:

Getting a user number

To avail of the SNS, you need a user number (número de utente do SNS).

Foreign nationals with legal residency in Portugal are eligible to request a user number, allowing them to access the public healthcare services offered by the SNS.

You can request your SNS user number by visiting your local health center (Centro de Saúde). Make sure that you go to the center closest to your registered address, as the public healthcare system works according to your geographical area, and if you go to the wrong health center, you might be turned away.

When visiting your local Centro de Saúde to get a user number, make sure to bring the following documents:

- A valid residence permit issued by the Immigration and Borders Service, Serviço de Estrangeiros e Fronteiras (SEF)
- Proof of address (such as a utility bill)
- A valid passport or ID card
- A Tax Identification Number known as the número de identificação fiscal (NIF) or número de contribuinte
- Your social security number (NISS)

Your user number is free of charge, and [you can use this map](#) to search for a local health center close to you.

Portuguese citizens receive their user number upon requesting a Citizen Card, which displays their user number. Individuals with a Citizen Card do not need to apply for a user number separately.

As of 2021, the Portuguese National Health Service (SNS) has more than 10 million registered users, which accounts for nearly the entire population of the country.¹¹ These users can access various medical services, including emergency care, hospitalization, and primary healthcare.

After obtaining your user number, you can avail of public health-care services in Portugal. Initially, you might want to enroll with a family doctor, also known as a “médico de família.” Your family doctor is essentially your GP. You may be assigned one or have the option to select your own as long as they practice in a healthcare facility within your locality.

Social security contributions

The Portuguese healthcare system is funded primarily through social security contributions, deducted from employees' salaries and paid by employers on their behalf.

If you're employed in Portugal, you'll automatically be registered with the Portuguese social security system and assigned a social security number, or número de segurança social (NISS).

Your employer will deduct social security contributions from your salary and pay them on your behalf. These contributions cover your healthcare costs, ensuring healthcare services are available to all citizens and legal residents.

Self-employed individuals and social security

If you're self-employed in Portugal, you must register with the social security system and obtain a NISS number. You'll also need to make social security contributions based on your income. These contributions will cover your healthcare costs, among other things.

How to obtain a NISS if you're self-employed

Please refer to Chapter 10, 'Healthcare for Immigrants on D7 and GV Visas, NHR residents', for instructions on obtaining a social security number (NISS) to access the healthcare system in Portugal.

Short-stay EU and British citizens: The European Health Insurance Card and the Global Health Insurance Card



European Health Insurance Card

EU citizens with a valid European Health Insurance Card (EHIC) or an equivalent document can utilize the Portuguese public health-care system for free for a maximum of 90 days. However, they must become registered legal residents to continue using the system beyond this period.

This reciprocal healthcare agreement also applies to citizens of certain European Economic Area (EEA) countries. Your national health insurance provider issues European Health Insurance Cards and gives you access to medically necessary state-provided healthcare in any of the 27 European Union countries, Iceland, Liechtenstein, Norway, and Switzerland, or the United Kingdom under the same conditions and at the same cost (free in some countries) as people insured in that country.¹²

The European Health Insurance Card should not be considered a substitute for travel insurance. It does not provide coverage for private healthcare, expenses such as repatriation to your home country, or any loss or theft of property.

UK Global Health Insurance Card (GHIC)



As for UK citizens, they can use their UK Global Health Insurance Card (GHIC) instead of the EHIC following Brexit. There is no significant difference between the EHIC and GHIC. Both cards provide coverage for necessary and emergency healthcare services at reduced costs or for free, depending on the country of visit.

The GHIC is free of charge, and there is no deadline to apply for it. If you already have an EHIC, you can continue using it until it expires and apply for a GHIC up to six months before your EHIC expires.

However, certain groups can apply for a new UK EHIC instead of the GHIC under the Brexit Withdrawal Agreement.

The new UK EHIC and the UK GHIC both give you access to state-provided healthcare in Portugal for things like:

- Emergency treatment
- Visits to A&E
- Routine maternity care

You can apply for your UK EHIC or UK GHIC through the NHS website. You just need your national insurance number.¹³

The following groups can get a new UK EHIC:

- People living in the EU, Switzerland, Norway, Iceland, or Liechtenstein, and have been since before 1 January 2021 with a registered S1, E121, E106, or E109 form issued by the UK
- People living in the EU, Switzerland, Norway, Iceland, or Liechtenstein, since before 1 January 2021 with an A1 issued by the UK
- EU, Switzerland, Norway, Iceland, or Liechtenstein nationals who have legally resided in the UK since before 1 January 2021 and are covered under the Withdrawal Agreement (note that you may not be covered if you're also a UK national or if you were born in the UK)
- A family member or dependant of an entitled individual already listed
- A Chen or Ibrahim/Teixeira carer

If you fall under any of the following categories and live in Ireland, you might also be eligible to receive a new UK EHIC¹⁴:

- You are a UK State Pensioner or are receiving other exportable benefits and have been residing in the Republic of Ireland since before 1st January 2021
- You are a frontier worker, meaning that you work in one country but live in another and have been doing so since before 1st January 2021

If you are living in Ireland and believe that you meet the criteria for obtaining a UK EHIC, you cannot apply online at present. Instead, you need to reach out to NHS Overseas Healthcare Services for assistance.

According to the NHS, there are certain periods when it can take longer than usual to process new applications for a new UK EHIC or GHIC. If you need emergency treatment while you're visiting another country and haven't received your card, you can apply for a Provisional Replacement Certificate (PRC).²⁴

New UK Student EHIC or UK Student GHIC

Suppose you are a UK resident studying in the EU, Norway, Iceland, Liechtenstein, or Switzerland before 1 January 2021. In that case, you might be eligible to receive a new UK Student EHIC. This card can be used for medical treatment in the EU and your country of study.

However, please note that you can only use this card for treatment in Norway, Iceland, or Liechtenstein if you are studying in one of these countries.

If you started your course after 1 January 2021 or intend to study in an EU country, you must apply for a Student GHIC instead. You can use this card in the EU, Switzerland, and your country of study, but not yet in Norway, Iceland, or Liechtenstein.

To apply for a Student EHIC or GHIC, you need to obtain a letter from your university or college:

- Stating your UK educational institution's name and address if you are traveling as part of your course
- Stating the address where you are studying in the EU or Switzerland, the details of your course, start and end dates, and your UK permanent residential address.

If your college or university letter does not include your permanent UK residential address, you will have to provide further evidence to confirm this.¹⁵

SNS Costs and Fees

Besides social security contributions, the SNS is partially funded by taxes and user fees.

Patients may be required to pay a small user fee for certain services, such as consultations with specialists, diagnostics, or non-essential surgeries. These are known as *taxas moderadoras*.

On 1 June 2022, the government announced the end of these fees for almost all services of the SNS.¹⁶ Payment is maintained in emergency services when users have no prior reference from the SNS (through health centers or the SNS 24 line) or are not hospitalized after using emergency services.

An unreferenced emergency in a public hospital would have a fee of around €14, while an emergency surgery would cost around €16, and a multipurpose emergency service might come with a fee of around €18.¹⁷

Which healthcare services require the payment of user fees?

User fees are only charged for hospital emergency services. However, there are two exceptions: If the patient was referred to the emergency service by the SNS or if the patient is hospitalized after being treated in the emergency service.

You can deduct user fees from your annual IRS tax return, at a rate of 15 percent and up to a maximum limit of €1,000 per household.

How to obtain a referral for admission to hospital emergency services

Referrals for hospital care, including emergency services, can be obtained by contacting the SNS Line 24 (808 24 24 24) or visiting a health center. Therefore, before going to the hospital, you should call the SNS Line 24 or visit a health center.

Cost exemptions

Note that the Portuguese healthcare system is completely free for:

- Pregnant people
- Children up to 12 years of age
- Adults over 65
- Disabled users
- Blood donors
- Cell, tissue, and organ donors
- Transplant patients
- Firefighters
- Military personnel
- Asylum-seekers and refugees, their spouses, and children
- Unemployed or low-income workers¹⁸

The methods of verification and the time limits that must be followed vary based on the different exemption situations.¹⁹

Finding an SNS doctor



After completing the registration process, your next task is to locate a doctor in Portugal.

If you're enrolled in the public healthcare system, you can begin your search by exploring the SNS database.²⁰

On the other hand, if you prefer to go private, you may search for a private physician on the Portuguese Association of Private Hospitalization's (APHP) website, the website is in Portuguese, but Google Translate can translate it into English.²¹

Only some public healthcare users are assigned a family doctor, or you might be waiting to be assigned a family doctor for a while. If this is the case for you, we'd recommend using the private healthcare system for a GP instead.

Services provided

The Portuguese public healthcare system provides a wide range of services, including primary care, hospital care, emergency care, and specialist care.

- Primary care services are provided by healthcare centers, which offer consultations with general practitioners, nurses, and other healthcare professionals. Generally, health centers in Portugal operate between 08:00 and 20:00. There are a lot of health centers that offer extended hours, staying open until 22:00 on weekdays and from 10:00 to 14:00 on Saturdays.²² It's advisable to confirm with the clinic in advance.
- Hospital care is provided by public hospitals, which offer a range of services from outpatient care to specialized treatments.
- Emergency care is available 24/7, either through healthcare centers or hospitals. In an emergency, you can visit any hospital or call an ambulance by dialing 112 at any time of the day or night.
- Specialist care is provided by referral from your general practitioner. You can find specialist doctors through the SNS website.²³

Accessing the Portuguese public healthcare system as an expat is straightforward. You'll need to register with a healthcare center to obtain a user number and either make social security contributions through your employer or as a self-employed individual.

Once registered, most healthcare services are available at little or no cost, with a wide range of services to meet your healthcare needs.



CHAPTER 3

Private Healthcare in Portugal

If you're an expat living in Portugal, you have access to both public and private healthcare. While public healthcare in Portugal is generally of a high standard, many expats opt for private healthcare for various reasons, such as faster access to services and English-speaking doctors.

This chapter will outline the benefits of private healthcare in Portugal, its availability, comparison with public healthcare, costs and fees, and private healthcare options.

Benefits of private healthcare

Private healthcare in Portugal offers a range of benefits that make it an attractive option for many expats.



- **Faster access to services**

One of the most significant advantages is faster access to services, including elective treatments and consultations. This means that you can get the care you need without having to wait for long periods.



- **Greater range of services**

Additionally, private healthcare providers offer a greater range of services than the public system, such as cosmetic surgery, fertility treatments, and alternative therapies.



- **Improved quality of care**

Another advantage of private healthcare is the quality of care. Private healthcare providers have access to more resources, such as advanced medical technology and equipment, which can lead to better outcomes.



- **Specialized expertise**

Additionally, many private healthcare providers in Portugal have a high level of expertise in specialized areas of medicine, such as cardiology, neurology, and oncology.



- **Choice of doctor and direct appointments**

Private healthcare allows patients to choose their doctor and make direct appointments with specialists. Public healthcare requires patients to see their family doctor first and receive referrals for specialist appointments.

Availability of English-speaking doctors



If you plan on moving to a more rural part of Portugal, you might face more difficulties finding English-speaking medical staff in Portugal's public healthcare system. However, many private healthcare providers offer services in English. You can receive medical treatment and advice without worrying about language barriers.

English-speaking doctors and medical staff can provide more effective communication, essential for ensuring proper medical treatment and diagnosis.

If you struggle to find an English-speaking doctor when seeking medical care, don't worry – plenty of options are available. For example, the American²⁵ and British Embassies²⁶ provide helpful lists of English-speaking doctors nationwide.

If you're looking for a hassle-free way to find a doctor who speaks your language, you may want to consider hospital chains like CUF.²⁷ They provide a service where you can see if a physician speaks your preferred language in their online database, saving you time and effort in your search for quality medical care.

So, no matter what kind of medical attention you need, you can feel confident that you'll be able to find a doctor who speaks your language and can provide the care you require.

Comparison with public healthcare



In general, public healthcare in Portugal is of high quality and provides universal coverage to all residents, including expats. However, private healthcare offers some advantages not available in the public system.

Private healthcare providers offer faster access to services, more choices in healthcare providers, and specialized care. The public healthcare system can become overburdened and understaffed, leading to long waiting lists. For example, the average waiting time at the most central public hospital in Lisbon, São José Hospital, is currently 175 days for a routine urology appointment.²⁸

One key distinction between private and public healthcare is patients' autonomy in choosing their healthcare provider. Private insurance lets patients select their preferred doctor or clinic and even book an appointment directly with a specialist. This can be extremely useful for expats as they can book appointments directly with English-speaking doctors.

On the other hand, when using public healthcare, patients cannot make an appointment with a specialist directly or select their healthcare provider. In the case of the SNS, the standard procedure involves visiting your family doctor, who will refer you to a specialist if necessary for your condition. This approach differs from private healthcare, where patients have greater control over the healthcare provider and services they receive.

Costs and fees

Private healthcare in Portugal is generally more expensive than public healthcare, and the cost can vary depending on the type of service, provider, and level of coverage.

It's important to note that private healthcare providers in Portugal may require upfront payment or proof of insurance coverage before providing services. Therefore, it's recommended that expats obtain private health insurance to cover the cost of private healthcare services.

Private healthcare options



There are several private healthcare options available in Portugal, including private hospitals, clinics, and individual doctors.

Private hospitals offer a range of services, including inpatient and outpatient care, specialized medical treatments, and elective procedures. Some of Portugal's most reputable private hospitals include:

- CUF in Lisbon and Oporto
- Hospitals in the Luz Saúde network, such as Hospital da Luz de Lisboa, Hospital Privado de Aveiro, and Hospital de Santiago in Setúbal

If you want to find out what kind of specialized medical treatments are offered at private hospitals in Portugal, you can check the website of the Portuguese Association of Private Hospitalization (Associação Portuguesa de Hospitalização Privada).²⁹

Private clinics offer a range of services, including primary care, specialized medical treatments, and preventive care. Some of the most reputable private clinics in Portugal include:

- Clínica de São João de Deus in Lisbon
- Clínica Lusíadas in Albufeira
- Clínica Cirúrgica in Carcavelos

Individual doctors offer specialized medical services, such as dermatology, ophthalmology, and dentistry.

Note that you generally need proof of private health insurance coverage to access private healthcare options. In Portugal, there is a diverse selection of privately-owned medical institutions, including clinics, hospitals, and diagnostic centers.

While a number of these facilities accept various insurance plans, it is important to note that the healthcare provider you are scheduled to meet with may not necessarily be contracted with your particular insurance coverage. It is therefore recommended that you double-check this information before booking an appointment.



CHAPTER FOUR

Health Insurance

Private health insurance is popular in Portugal, with around 31.3 percent of locals choosing private coverage. Voluntary health insurance (VHI) supplements the public healthcare system, speeding up access to elective hospital treatment and consultations. Basic plans offer limited services, while pricier plans provide comprehensive coverage with higher limits on healthcare expenses.

Both public and private healthcare providers operate in Portugal, with public facilities dominating primary and hospital care. Private healthcare includes pharmaceuticals, diagnostics, and private physician practice. This chapter covers state insurance, private healthcare options, health insurance, health plans, and insurance for tourists and non-residents.

State insurance

The health subsystem program is a unique social healthcare initiative offering medical services to individuals in specific professions or organizations, such as police, military, and banking services.

The most significant healthcare subsystem is the ADSE, which caters to over 1.3 million public servants. Other public subsystems include:

- ADM for military personnel of the Armed Forces
- SAD/GNR for military personnel of the National Republican Guard
- SAD/PSP for police personnel of the Public Security Police
- SSMJ for special professional groups (prison guards, Judiciary Police agents, probation officers, etc.) of the Ministry of Justice

The government entirely funds these public subsystems.

On the other hand, private subsystems are primarily based on occupation, serving either certain professions regardless of employer or employees of specific private organizations. The beneficiaries of private subsystems may fund them through a salary deduction, or the employers may provide funding. Examples of private subsystems include:

- SAMS for bank employees
- PT-ACS for Portugal Telecom employees
- SSCGD for Caixa Geral de Depósitos employees

Private health insurance options and costs



In general, health insurance in Portugal is not expensive, but providers offer a co-payment scheme. In addition to the monthly fee, you might still need to pay for any private services you use. Many health insurance plans provide a set amount of coverage for private medical treatment. If you exceed this limit, you may need to share the costs, known as co-paying. Nonetheless, you can opt for a policy that caters to your requirements, including dental or vision care, to avoid unexpected bills.

The average amount paid by the Portuguese for personal health insurance was €30 per person per month in 2020.³⁰ It's worth mentioning that this figure is just an average, and policy coverage, exclusions, limits, and capital can vary considerably.

The payment frequency for a chosen insurance plan can be monthly, bi-annually, or annually. Plans that require payment every six months or once a year usually come with discounted rates. Upon completion of the sign-up process, you will receive a card, which can be physical or digital, that must be presented during consultations, exams, and other medical procedures.

Alternatively, you can consider subscribing to health insurance plans that operate as a discounted network within the healthcare

system, which may cost as little as €5, depending on the scope of services offered. However, such plans do not provide coverage for outpatient or hospital care.

According to the Associação Portuguesa de Seguradores, there were 22 insurance companies offering health insurance in Portugal in 2020. Multicare Fedilidade and Medis hold the majority market share, together accounting for over 60 percent of the market.³¹

You can also purchase health insurance coverage from an international provider catering to expats moving around or spending long periods outside their home country, such as Allianz, AXA, or Cigna Global. These tend to be more expensive than taking out coverage with a local Portuguese provider.

You can compare healthcare insurance costs through price comparison websites like Deco.³²

International health insurance companies

International health insurance companies usually provide their services in English. They offer advantages such as more prompt customer service, evacuation and repatriation services, and multi-country coverage. However, they generally tend to be more expensive.

A standard policy will typically cost around four hundred euros a year per person.³³

International health insurance companies offering coverage in Portugal include:



Allianz International Health Insurance

Allianz offers international health insurance for expats who spend long periods outside their home countries yearly.

They cover routine medical visits, health checks, planned treatments (e.g., childbirth, kidney dialysis), and unplanned treatments resulting from accidents or medical conditions (e.g., stroke).

Their international healthcare plan allows clients to use it in multiple countries. Suppose you aren't able to access necessary treatment locally. In that case, you can return to your home country (repatriation) or be taken to another country for medical treatment (evacuation).

Costs differ depending on what plan you choose, with quotes available through their website.³⁴

AXA Global Healthcare



AXA global healthcare offers long-term (cover for over 11 months) and short-term (cover between three and 11 months) coverage options. Their online doctor service allows you to have a medical consultation through a video or audio call with a doctor. Doctors are available and on-call 24/7.

AXA tries to pay claims as soon as possible, with over 80 percent of all eligible claims paid within 48 hours.³⁵ They have insurance policies available for professionals, retirees, and families abroad. You can also access a quote online using their website.³⁶



Globality Health

Globality health insurance is specifically tailored to expats. Globality Health offers a multilingual service with all documents and brochures, all forms and services, and all of Globality Health's online portals available in five languages – English, German, French, Spanish, and Dutch.

Get a Globality Service Card and enjoy 24/7 customer support. Your representatives assist with provider recommendations, appointments, medication, and handle hospital and treatment expenses.

Their annual overall limits range from €2,000,000 in their basic plan to €7,500,000 in their top plan. You can ask for a quote on their website.³⁷

Local healthcare providers

Local healthcare providers are cheaper than international providers and more suited to expats planning to settle in Portugal long-term. However, their websites and documents are usually in Portuguese.

Local healthcare providers include:



MGEN

MGEN is a popular choice because it doesn't have age restrictions and covers pre-existing conditions. It doesn't exclude pre-existing diseases; all illnesses are guaranteed in health insurance, even those diagnosed before joining.

Unlike other healthcare providers, the contract has no unilateral termination, meaning that MGEN is an excellent choice for expats retiring in Portugal.

MGEN has a network of more than 90 hospitals, has 16,000 health partners, and covers 297 municipalities in Portugal.³⁸



Multicare Fidelidade

Multicare has more than one million customers and is a leading healthcare provider in Portugal. It offers a range of different packages.

Multicare 1|2|3 is for people up to 60 years old, ranging from basic to more comprehensive cover. Multicare 1 offers coverage from €25,000 to €50,000 in hospital fees whereas Multicare 3 offers up to €100,000 coverage.³⁹ Similarly, there is a range of packages specifically designed for people over 60.⁴⁰



Médicis

Médicis has established partnerships with a vast network of healthcare providers, including over 15,000 doctors and 8,000 hospitals, clinics, and practices. These partnerships enable them to offer customers access to various medical services,

from routine consultations to emergency care.

They offer various medical services, including hospitalization, consultations, exams, treatments, delivery, and emergency services. Médicis also has its own dental clinics.

To find a healthcare provider within the Médicis Network closest to you, you can consult the Médicis Guide. Médicis Insurance is also sold through the banks Millenium BCP and Bankinter.

They offer special plans for people over 66 starting from €38.29 per month.⁴¹ Their quote for a family of two adults over 30 and a child under two is €31 per month,⁴² and coverage for a 27-year-old single person starts from €10.57 per month.⁴³



Serenity Portugal

Serenity Portugal is a Portuguese healthcare service catering to expats who have immigrated to Portugal. They offer guidance through the Portuguese healthcare system, direct you to the right health insurance for you, offer medical advice as they are medical professionals, and come highly recommended by dozens of expats.⁴⁴

They provide advice, direction, and can help you get set up on both the public healthcare system and the private healthcare system.⁴⁵ They recommend contacting them before you move to Portugal, as they can help you plan ahead and answer any of your health-care-related questions.

Health insurance vs. health plans

If you're not keen on investing in medical insurance, you can opt for a "health plan." Portugal offers an extensive range of health plans; however, remember that they only offer discounts for specific clinics, and you'll still have to pay out of pocket.

Alternatively, you can choose to subscribe to health insurance plans that function like a discounted network within the healthcare system and can cost as little as €5, based on the extent of services offered. However, these plans do not provide coverage for hospitalization or outpatient care.

Each has its own set of advantages and disadvantages that are worth exploring.

Health insurance

Advantages	Disadvantages
<p>✓ Option to choose your preferred location and doctor for consultations, analyses, and exams</p>	<p>✗ Waiting period which can vary according to the type of procedure and contracted insurance plan</p>
<p>✓ Possibility of seeking doctors outside network coverage and claiming reimbursement</p>	<p>✗ An annual limit in each category based on the insurance coverage chosen</p>
<p>✓ IRS tax benefits for monthly payments</p>	<p>✗ Some insurance companies do not let you take out insurance if you're over 55 or 60 years old</p>
	<p>✗ Most insurance companies do not let you take out coverage for pre-existing illnesses at the time of contracting the insurance</p>

Health plan

Advantages	Disadvantages
<p>✓ No age limits or exclusions for pre-existing conditions</p>	<p>✗ Use is limited to doctors, clinics, and hospitals affiliated with the plan</p>
<p>✓ No prior authorization required, no co-payments and no deductibles</p>	<p>✗ Discounts only apply on consultations and exams</p>
<p>✓ IRS tax benefits for monthly payments</p>	<p>✗ No outpatient or hospitalization coverage</p>
	<p>✗ No IRS tax benefits</p>

Health insurance for tourists and non-residents



If you're a tourist or non-resident visiting Portugal, it's essential to understand the healthcare system and the available options for health insurance coverage during your stay.

EHIC and GHIC

If you're a European Union citizen, you're entitled to an EHIC (European Health Insurance Card). The EHIC provides coverage for necessary medical treatment while you're visiting another EU country, including Portugal. UK citizens can use their Global Health Insurance Card (GHIC) to access medical treatment when visiting Portugal.

It's important to note that the EHIC and GHIC do not cover private medical care, and it's advisable to purchase additional travel health insurance to supplement the EHIC coverage.

Travel health insurance

Travel health insurance is specifically designed to cover medical emergencies while traveling outside your home country. It typically includes coverage for emergency medical treatment, hospitalization, medical evacuation, and repatriation of remains.

Schengen Travel Visa insurance requirement

If you're a non-EU citizen traveling to Portugal or any other Schengen area country, you must have Schengen Visa insurance.

Schengen Visa insurance provides coverage for emergency medical treatment, hospitalization, and repatriation in the event of death. The coverage must be valid for the duration of your stay and meet specific minimum coverage requirements.

Make sure that your Schengen insurance meets the following requirements:

- A minimum coverage of medical costs of at least €30,000
- Covers all member states of the Schengen Area
- Covers any expenses that might arise with repatriation for medical reasons, urgent health attention, and/or emergency hospital treatment or death

Schengen health insurance providers include Europ Assistance, which can provide coverage for as little as €3.⁴⁶

Note: That travelers who enjoy visa-free travel to the Schengen zone are not required to get Schengen Visa insurance. However, it's recommended that they still get a Europe travel insurance policy.



CHAPTER FIVE

Healthcare Services

As an expat in Portugal, it's essential to understand the range of healthcare services available to you. This chapter will provide an overview of the most commonly used services in the Portuguese healthcare system, including family doctors, prescriptions, blood tests, vaccinations, specialized care and referrals, digital services on the SNS website, and mental healthcare.

Family doctors and general practitioners

One of the first healthcare services you'll likely encounter in Portugal is a family doctor or general practitioner (GP). These healthcare professionals serve as your primary care provider and are your first point of contact for any health concerns you may have. A family practitioner is known as your Médico de Família. They should be your port of call for everyday and straightforward medical advice and needs.



They can provide services such as:

- Routine check-ups
- Diagnosing and treating illnesses
- Prescribing medicine
- Referring you to specialists if necessary

To access a family doctor or GP, you'll need to register with the SNS and obtain a user number. Note that in certain regions or some cases, you might not be assigned an SNS family doctor.⁴⁷

This can cause problems for SNS users as they face long waiting lines in health centers for a walk-in appointment with a GP. To avoid this problem, SNS users should call the SNS 24-hour helpline to be referred to an appointment with a medical professional.

Alternatively, you should consider private health insurance to avoid long walk-in queues at public health centers.

Prescriptions



If your doctor prescribes medication, you'll need to fill the prescription at a pharmacy. In Portugal, medications are classified as either over-the-counter (OTC) or prescription-only (Rx).

OTC medications can be purchased without a prescription, while Rx medications require a prescription from a doctor. It's essential to note that Portugal has strict laws regarding the use of certain medications, such as antibiotics and strong painkillers, which are only available with a prescription.

In Portugal, there are subsidized medicine programs where the government pays a portion of the cost of medications, and the user covers the rest. The subsidy amount varies depending on the type of medicine, illness, and the user's profile. Pensioners, for instance, can receive up to a 95 percent discount on their medication. Some diseases, such as Crohn's Disease, Lupus, and hemophilia, are eligible for free medication, including insulin for diabetes patients.

There are four grades (A to D) for medication subsidies, ranging from 10 percent to 90 percent of the cost of the drugs. Additionally, private charities like Associação Dignidade support families needing financial assistance to purchase medication. You can check the price of any pharmacy medication on the Infarmed website.⁴⁸

How to access prescription medication in Portugal

In Portugal, prescriptions must follow a specific format and be written in Portuguese. Even though prescriptions from the US can be used at most pharmacies in Portugal, keep in mind that the Portuguese government subsidizes the cost of medicines prescribed in the country but will not subsidize the cost of US-issued prescription medication.

Note that subsidized medication is only available through the public healthcare system, not the private healthcare system, so you must register with the public system in addition to private healthcare if you want access to medication.

When provided with a prescription in Portugal, you will receive a written prescription and a text message with a code for each medication. This code is used to maintain privacy, but it does not include the name of the medication, which can be confusing if you have several prescriptions.

To get your medication, you must present either the written prescription or the text message with the code to the pharmacist.⁴⁹ You cannot have prescription medication delivered to a specific location in Portugal. You can get your medication at any pharmacy, but you must have the prescription text or paper present.

Blood tests

Blood tests are a commonly used healthcare service in Portugal. Blood tests are used to diagnose a variety of medical conditions. In Portugal, you can easily have blood tests performed by visiting one of the many private laboratories in the country. These labs often work with insurers and even the national health system.

You will need a medical referral to have the necessary blood work done. If your family practitioner in the public sector provides the referral, the tests are typically free of charge or come with a minimal fee. However, if you use private insurance, you can expect to pay around €1.50 per test as a copayment.

Vaccinations

In Portugal, safe and free vaccination is accessible to all through the National Vaccination Program (Programa Nacional de Vacinação or PNV), which provides vaccines based on age and at certified healthcare centers.

To receive a vaccination, visit a healthcare center in your residential area with your vaccination record or card from your home country. Information on the vaccinations available under the PNV can be found on the National Health Service website.⁵⁰

Although most vaccinations are not compulsory, there are certain exceptions, such as the diphtheria and tetanus vaccines, which are required for enrollment in and taking exams at educational institutions.⁵¹

The Directorate-General for Health recommends getting all available vaccinations under the National Vaccine Program to improve Portugal's individual and public health.

Specialized care, referrals, and screening services

If you require specialized care, your family doctor or GP will refer you to a specialist. Some private health insurers allow you to book an appointment directly with a specialist. Specialists are available in a range of medical fields, including cardiology, dermatology, oncology, and neurology.



Screening is a diagnostic process to detect early signs of disease in asymptomatic individuals. The primary objective is to minimize mortality by enabling early detection and, in some cases, to decrease the incidence of new cancer cases.

In Portugal, cancer screening programs are available for breast, colorectal, and cervical cancers. Recommended screenings depend on your age and gender:

- For breast cancer, a mammograph is recommended every two years for women aged 50 to 69 years.
- Colorectal cancer screening usually involves testing for hidden blood in feces for individuals aged 50 to 74 years.
- For cervical cancer, screening includes the cervical cytology test (Pap test) for women aged between 20 and 30 and up to 60 years old.
- Schedule an appointment at your health center to be referred for a screening.

Digital services on the SNS website

The SNS website provides a range of digital services, including the ability to book medical appointments and check test results.

You can also access your health records and medication history through the SNS website. These digital services are designed to make accessing healthcare services more convenient for patients.

Mental healthcare

Mental healthcare is an essential component of Portugal's national healthcare system, with significant advancements being made to enhance accessibility to mental health services and reduce the associated stigma.

In 2007, the Portuguese National Mental Health Plan was launched to promote mental wellness and prevent mental illnesses by implementing community-based mental health teams. The plan also underscores the importance of integrating mental healthcare into primary healthcare and developing specialized mental healthcare facilities to cater to individuals struggling with severe mental health issues.

In Portugal, the public healthcare system provides mental healthcare services, such as psychiatric consultations, psychotherapy, and medication management, either free of charge or at a reduced cost. Mental health treatment is offered at various facilities, including public hospitals, mental health clinics, and community health centers. If you require mental healthcare services, your family doctor or GP can prescribe medication, refer you to a mental health specialist, or refer you for counseling.

If you want comprehensive mental healthcare, we recommend checking with your private health insurance provider to see the available services. Portugal boasts a range of private mental health clinics and centers that offer different mental health services, such as therapy, counseling, peer-to-peer groups, and specialized treatment programs.

Challenges in the system

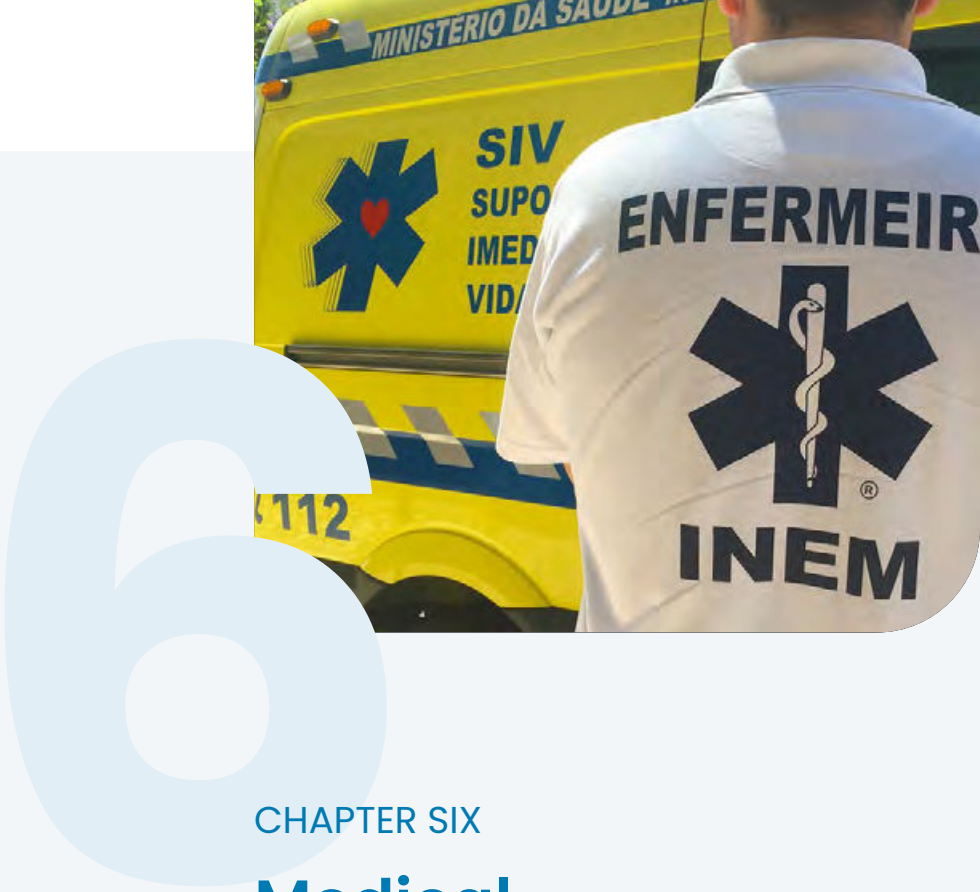
Despite the increasing need for mental healthcare, Portugal is still facing challenges in this area. Around 30 percent of the population is estimated to have struggled with mental health issues, and the country has above-average rates of depression and substance abuse.⁵²

However, there is a shortage of psychiatrists, with only 12 per every 100,000 inhabitants.⁵³ As a result, we'd recommend that you take out private health insurance that includes mental healthcare if you're looking to access mental health services in Portugal.

Mental Health organizations

The British Government has listed the following organizations as being able to provide mental health support for UK nationals in Portugal:

Name	Phone	Email	Phone hours	Comments
Voz de Apoio	+351 225506070	sos@vozdeapoio.pt	21:00 - 24:00, daily	Email service is available in English. Phone-line is available in Portuguese.
SOS Voz Amiga	+351 213544545, +351 912802669, +351 963524660, Freephone: 8002098993	direccaolphm@gmail.com	15:30 - 00:30, daily Designated mental health support line: 21:00 - 24:00	Emergency helpline providing support
Telefone de Amizade		jo@telefone-amizade.pt	16:00 - 23:00, daily	-



CHAPTER SIX

Medical Emergencies

Medical emergencies can happen unexpectedly and require immediate attention. Expats need to know how to handle a medical emergency while living in Portugal. In this section, we will provide information about emergency contact numbers, procedures, and prioritization in emergency departments in Portugal.

Emergency contact number



In case of a medical emergency, expats in Portugal can dial the national **emergency number, 112**. This number connects you to the emergency medical services and should be called before going to the emergency unit of a hospital.

The operators are trained to provide medical advice and send an ambulance if necessary.

The **112 number** can be dialed from any phone, including pay-phones and mobile phones, and is available 24/7. It is important to note that the emergency services in Portugal may not have English-speaking staff, so it is advisable to learn some basic Portuguese phrases to communicate effectively during an emergency.

What is INEM?

The National Institute of Medical Emergency - INEM is responsible for ensuring the provision of emergency medical care to victims of accidents or sudden illness, from the scene of the occurrence to the health unit.

Through the European emergency number - 112, INEM has the means to respond to medical emergencies effectively.



When should I call INEM?

You should call the 112 line in the event of a serious or life-threatening situation. As an emergency medical call, it is transferred to INEM.

What are serious or life-threatening situations?

The following are considered serious or life-threatening situations:⁵⁴

- Unconsciousness
- Suspicion of stroke (changes to speech, face, or strength)
- Choking (after trying to help)
- Difficulty breathing
- Accidents with injured people(s)
- Chest pain
- Abundant or uncontrollable bleeding
- Severe burns or burns in sensitive areas

What should I do when I call INEM?

- Describe your situation and the location you're in
- Answer any questions to the best of your ability
- Hang up the call when asked

What does SNS 24 do?

Through its screening, counseling, and referral service, the National Health Service Contact Center – SNS 24 – is responsible for assessing and guiding citizens in non-emergency health problems (e.g., cough, fever).

In other words, screening is done by phone according to the situation. Calls are referred to the appropriate level of care – self-care, primary health care, emergency services, INEM, or Poison Information Center.

When should I call SNS 24?

You should call SNS 24, telephone number, 808 24 24 24, for non-emergency health problems. SNS 24, through its screening, counseling, and referral service, is responsible for assessing and guiding citizens in acute illness situations.

SNS 24 can also schedule a primary care appointment at your primary care facility.

Top tip: SNS 24 offers English and Portuguese phone lines. We'd recommend choosing the English option by dialing 808 24 24 24 and choosing option 9. Not only will this allow you to explain your problem clearly, but you are usually seen faster!

What are non-emergency health problems?

The following are considered non-emergency health problems:⁵⁵

- Mild to moderate pain
- Persistent cough
- Fever
- Food nausea or vomiting
- Diarrhea
- Changes in blood pressure (without other complaints)
- Child's persistent crying
- Itching or skin changes

Is there coordination between SNS 24 and INEM?

Yes. The activity of SNS 24 is coordinated with that of INEM. You can also transfer calls between the two entities if deemed appropriate.

What should you have with you when you call SNS 24?

When contacting SNS 24, ensure you have the following information:

- SNS user number
- Your name
- Your date of birth

What is the difference between INEM and SNS 24?

INEM provides emergency medical care to victims of accidents or sudden illness, while SNS 24, as a telephone and digital service, provides screening, counseling, and referral for non-emergency health problems.

Procedure and prioritization in emergency departments

When arriving at an emergency department, the first step is registering at the reception desk. The staff will ask for personal information, such as name, address, and insurance details. If applicable, it is essential to bring identification documents, such as a passport or ID card and health insurance card.

Patients arriving at the emergency department will be assigned a bracelet of a specific color, dependent on the staff-assessed severity of their condition. Here's an explanation of the five color codes:

Red: Emergency needing immediate attention (i.e., resuscitation or surgery)

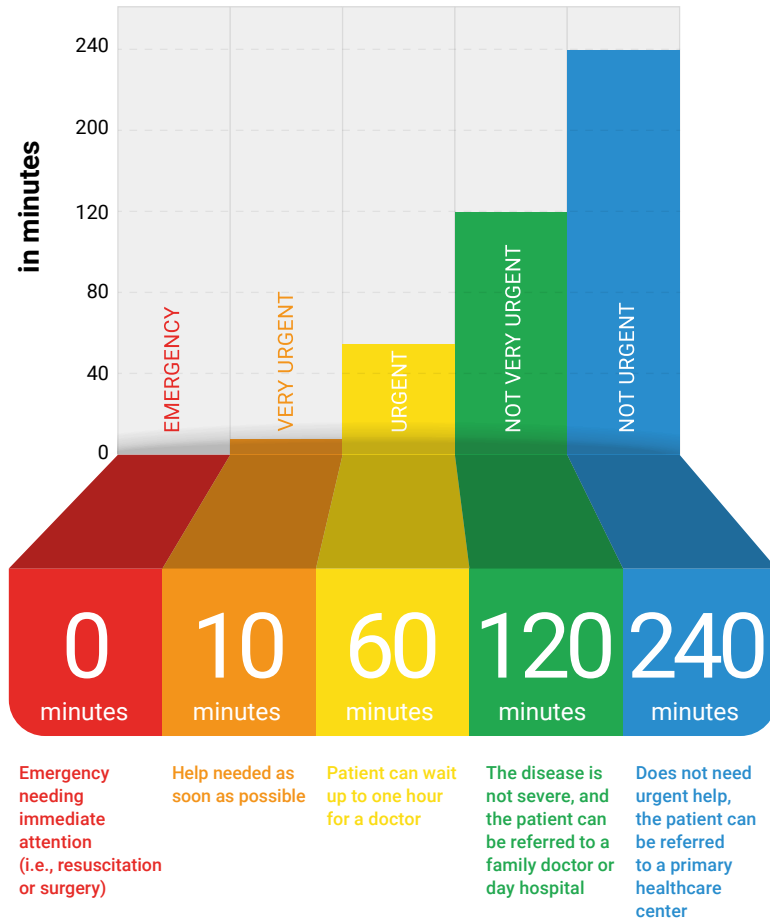
Orange: Help needed as soon as possible (usually within ten minutes)

Yellow: Patient can wait up to one hour for a doctor

Green: The disease is not severe, and the patient can be referred to a family doctor or day hospital

Blue: Does not need urgent help, the patient can be referred to a primary healthcare center

Expected waiting time according to the Manchester color system



Patients with life-threatening conditions, such as heart attacks or strokes, will be given immediate attention, while patients with less severe conditions may have to wait longer.

The waiting time can vary depending on the hospital's workload and the number of patients in the emergency department.



CHAPTER SEVEN

Pregnancy and Childbirth in Portugal

If you're an expat expecting a baby in Portugal, you'll be glad to know that the country offers quality medical care during pregnancy and childbirth.

If you are pregnant, Portuguese or foreign, and have been residing in Portugal for over 90 days, you are entitled to equal pre and post-natal care rights. These rights include free consultation during the entire pregnancy period and up to 60 days postpartum.⁵⁶

Gynecology departments

Gynecology departments in Portugal are usually part of public hospitals, but there are also private clinics that offer these services. These departments are staffed by trained medical professionals who provide comprehensive care, including prenatal care and childbirth services.

Prenatal care



Prenatal care is an essential part of pregnancy in Portugal. It involves regular checkups with a gynecologist or obstetrician, who will monitor the health of both the parent and the baby. Prenatal care is usually free for those covered by the national health service. However, private options are also available for those who prefer more personalized care.

When you discover your pregnancy, it's advisable to schedule your initial prenatal check-up before the first 12 weeks. Subsequently, you will have follow-up appointments every four to six weeks until the 30th week, every two to three weeks until the 36th week, and every one to two weeks until delivery.

You'll be given a pregnancy booklet during your first appointment to record your medical information and track your progress. It's important to keep this document with you throughout your pregnancy and bring it to your delivery.

Pregnancy book (Boletim de Saúde da Grávida)



During the first prenatal visit, you will receive a pregnancy book, also known as Boletim de Saúde da Grávida, which will record all the medical information about your pregnancy. This book will be used throughout the pregnancy and childbirth and provided upon delivery of the child to be kept as a medical record.

Prenatal classes

Prenatal classes are offered in Portugal to help prepare for childbirth and parenthood. These classes are usually provided by hospitals or private clinics and cover breastfeeding, labor and delivery, and newborn care. Attending these classes is a great way to connect with other expectant parents and learn from experienced professionals.

Childbirth options and support

In Portugal, you can give birth in a public or private hospital or at home with a midwife. Those who give birth in a hospital can expect medical support from trained professionals, including midwives, obstetricians, and anesthesiologists. As your due date approaches, your doctor will refer you to a hospital for a consultation regarding your birth plan, which may include preferences for anesthesia and who will be present during delivery.

Generally, births in the public healthcare system occur in the 40th week, and natural birth is the norm. Cesarean deliveries are only conducted if necessary and with the patient's consent. Following the birth, patients stay in the hospital for 38 to 72 hours for care and observation.

Alternatively, you can give birth in a private healthcare facility at your own expense. Here, cesarean deliveries are more common, and you may even have the option of home birth with a private midwife. If an emergency occurs, your public health insurance will still cover you.

Under the public healthcare system, giving birth in Portugal can be free of charge. However, you will incur costs if you go through the private sector. The expense of having a baby in a private hospital in Portugal typically ranges from €2,900 to €6,000.⁵⁷ If you have private insurance, your insurer may cover the entire cost of the birth and hospital stay.

Another option is to engage the services of a doula, who can provide emotional support and birth guidance. However, it's important to note that doulas are not healthcare professionals, and there may be restrictions on their access to the birthing room. The Doula Association of Portugal can help you find a doula in your area.⁵⁸

Naming your child in Portugal

Naming your child in Portugal is straightforward. Parents must register their child's birth within 20 days of delivery and submit the child's name. Portuguese law does not allow using certain names deemed offensive or contrary to the child's interests.

Fun fact



The full name of a baby born in Portugal cannot exceed six individual names. Children can have up to two personal names and four surnames.

Registering your child's birth can be done in person or online, and it can be completed by either parent, regardless of marital status. To register in person, you must visit a Civil Registry Office (Conservatória do Registo Civil) within 20 days after the child's birth. In some cases, this service may also be available at the hospital maternity ward.

Postnatal care

Those who give birth and reside in Portugal for more than 90 days are entitled to free consultations up to 60 days after the birth. A nurse will visit them for free a few days after leaving the hospital. Parents can join postnatal classes to learn how to care for their newborns. These classes are typically held at health centers but may not always be free. Private institutions also offer these classes for a fee.

If you are pregnant and receiving care through the SNS, you can benefit from "dentist's cheques" provided by your family doctor. Each pregnant person is entitled to a maximum of three dentist's cheques per pregnancy, which can be used up to 60 days after the birth. The treatments covered by these cheques are free. You can find more information about dentist's cheques on the SNS portal.⁵⁹



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CHAPTER EIGHT

Healthcare for Children

When it comes to healthcare for children, Portugal has a robust system in place that prioritizes the health and well-being of its youngest citizens. Here are some key things to know:

Free treatment and priority in the healthcare system



Children up to 18 are entitled to free healthcare, including doctor's appointments, hospital care, and necessary medical treatments. In addition, children are prioritized in the healthcare system, ensuring they receive timely medical attention when needed.

Health programs and vaccinations

Portugal has a range of health programs and vaccination schedules in place to protect children from preventable diseases. The National Immunization Program is designed to ensure that newborn babies to 18-month-old children receive their essential vaccinations at regular intervals.

At birth, the hepatitis B vaccine is usually administered, and in some cases, the tuberculosis vaccine may also be given. While vaccinations are not technically mandatory, diphtheria and tetanus vaccines are required to enroll in or take an exam in an educational institution.⁶⁰

All vaccines provided under the national program are free of charge. The Portuguese National Vaccination program protects against a range of diseases, including:⁶¹

- Tuberculosis
- Diphtheria
- Tetanus
- Pertussis
- Poliomyelitis,
- Haemophilus
- Influenza type b infection
- Hepatitis B
- Pneumococcal disease
- Meningococcal disease
- Measles, mumps, rubella
- Human papillomavirus infection

Specialist hospitals for children

Specialist hospitals for children can be found in major Portuguese cities, including:

- Centro Materno Infantil do Norte in Porto
- Dona Estefânia Hospital and Hospital da Luz in Lisbon
- Hospital Pediátrico de Coimbra in Coimbra

Developmental support (SNIPI)

The National System of Early Childhood Intervention (SNIPI) is a program designed to provide support and a range of services to children with developmental or behavioral issues from birth up to six years of age. These services may include:

Early diagnosis and assessment

Children are screened and assessed for developmental and behavioral issues to determine their individual needs.

Intervention planning

A team of specialists, including psychologists, speech therapists, and educators, work together to develop a personalized intervention plan based on the child's needs.

Early intervention therapies:

Depending on the child's needs, they may receive therapies such as speech and language, occupational, or physical therapy.

Special education

Children with more severe or complex needs may require special education services, which can be provided through SNIPI.

Family support

Parents and caregivers are provided with support and guidance to help them understand and manage their child's needs.

Coordination with other services

SNIPI works closely with other healthcare and social services to ensure that children receive all the support they need.

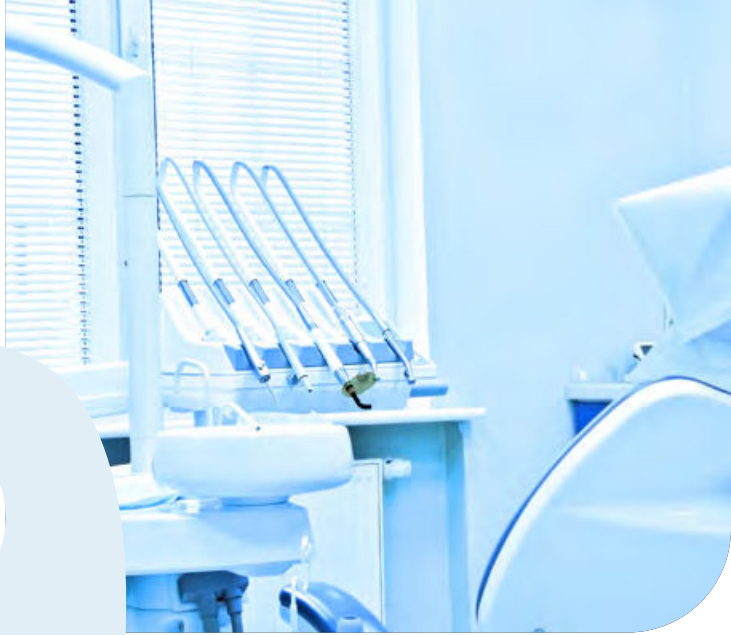
SNIPI aims to support children and families to promote healthy development and prevent long-term problems.

Children's dental care



In terms of dental care, children in Portugal can receive free dental care until the age of 18 if they are registered with the SNS. Initially, an oral hygienist will screen children at school and refer them to a dentist if necessary.

Families can also obtain a dental voucher, called a “cheque-dentista,” through their GP as part of the National Program for Oral Health. With this voucher, you can make an appointment with any dentist in Portugal who is part of the program. While preventive dental care is free under public healthcare, you must pay for specific treatments such as braces or retainers.



CHAPTER NINE

Dentistry in Portugal

Good oral health is important for overall well-being, and Portugal offers a variety of dental care options for its residents.

Fun fact: Portugal ranked fifth position in the 2020 Healthiest Teeth Index, which evaluates tooth decay, sugar intake, dental services, and government-funded initiatives in 26 nations.⁶²

Portugal has 87.5 dentists per capita. The country has one of the highest densities of dental practitioners in Europe.⁶³

Here are some things you should know about dentistry in Portugal.

Subsidized and private dental care



Dental care in Portugal can be subsidized or private. The public healthcare system offers some dental care, such as emergency treatment and extractions. However, other services, such as fillings and root canals, may need to be paid out of pocket or through private dental insurance.

Private dental clinics are also available and can offer a range of services, from routine cleanings to cosmetic dentistry. *I could expand on private dental clinics in Portugal*

Eligibility for subsidized care

Portugal's public healthcare system offers subsidized dental care to specific groups covered under the National Program for the Promotion of Oral Health (Programa Nacional de Promoção de Saúde Oral – PNPSO).⁶⁴

These include groups such as:

- Children up to 18 years old
- Pregnant people
- Senior citizens
- Those with chronic health conditions such as HIV/AIDS or oral cancer

However, adults who these groups do not cover will need to pay for dental care out of pocket or through private insurance.

Dentist vouchers (check dentista)

For those ineligible for subsidized care, Portugal offers a program that provides discounted dental care vouchers to low-income individuals and families. These vouchers can be used at participating dental clinics nationwide and help make dental care more affordable.

Free dental care for procedures like restorations, extractions, repairs, and root canals is also available to those covered under the PNPSO program. The SNS will also provide dental vouchers to these groups to cover your costs. It is important to note that there may be a limit on how much you can claim per year.



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CHAPTER 10

Healthcare for Immigrants on D7 and Golden Visas and NHR Residents

Eligibility and access to healthcare services



D7 Visa holders

To get a Portugal D7 Visa, you need to buy travel insurance that includes health coverage for one year. Once you get the initial visa approval, you'll receive a four-month temporary visa and must visit the Foreigners and Border Service (SEF). The travel insurance you bought in your home country covers your health until you get the D7 residence permit.

D7 Visa holders are eligible for healthcare services in Portugal, but you must register with the Portuguese National Health Service (SNS) and obtain a user card. Once registered, you can access primary healthcare services, emergency services, and specialist consultations. D7 Visa holders are also entitled to free or reduced-cost prescription medications.

Golden Visa holders

Immigrants on Golden Visas are also eligible for healthcare services in Portugal. Before obtaining the Golden Visa, visa applicants must have travel insurance from their country of origin. The travel insurance documents should indicate that the policy covers:

- The whole Schengen Area
- Repatriation
- Medical emergencies of at least €30,000

Once they receive the Golden Visa, they will be eligible for Portugal's National Health Service (SNS). However, to benefit from its services, they must first register with the SNS and obtain a user number.

Because the Golden Visa has a minimum stay requirement of at least seven days in the first year and fourteen days in the following two-year periods, whether you should get private health insurance in Portugal is up to the Golden Visa holder and how long you're spending in Portugal every year.

Using the SNS will be challenging if you spend only a few weeks to a month in Portugal. The SNS may have long waiting lists for a specialist appointment or service, and you might have to wait to get seen.

Some private health insurance providers offer special coverage for people who are based between two or more countries, such as Allianz Care, offers international health insurance for expats with coverage across five continents.⁶⁵

NHR residents

Non-Habitual Residents (NHR) are also eligible for healthcare services in Portugal. They are required to register with the SNS and obtain a user card. NHR residents are entitled to the same healthcare services as Portuguese citizens, including primary healthcare services, emergency services, and specialist consultations. They are also entitled to free or reduced-cost prescription medications.

PB4 document

The PB4 is a document that replaces travel insurance for those traveling or moving from Brazil to Portugal. It allows Brazilian citizens to receive free medical and hospital care in Portugal. You can apply for PB4 online on the Brazilian government's website.

Obtaining a social number

The Portuguese social security number, known as a Número de Identificação de Segurança Social (NISS), is required to access social security benefits and healthcare services and to work legally in the country.

A NISS can be requested by:

- Foreign individuals
- Portuguese citizens
- The fiscal representative or employer of the applicant

To apply for a Social Security Identification Number (NISS), you need to fill out a form available on the Social Security portal.⁶⁶ You also need to attach certain documents depending on your situation.

If you're a European Union, European Economic Area, or Swiss citizen, you must provide a civil ID form such as a passport.

If you're from a third country, you need to provide a:

- Passport
- Residence permit
- Residence Authorization (temporary or permanent) or another civilian identification document from your country of origin, along with its copy and a work visa

If you need to get a social security identification number (NISS), you can do it online. All you need to do is go to the social security portal. Here's a step-by-step guide:

- Access the social security portal
- Select whether you're a citizen or employer
- Select the option "Atribuição de Número de Identificação de Segurança Social (NISS)" (Social Security Identification Number Assignment)
- Click on the "Form for requesting a Social Security Identification Number"

After filling out the form, you'll get an email with instructions to collect your NISS in person at the Social Security office. Remember to bring your ID document with you when you collect it.



CHAPTER 11

Healthcare in Portugal for American and British Expats

American healthcare in Portugal



The US and Portugal have two very different healthcare systems regarding financing and organization.

The multi-payer vs. single-payer system

The US has a multi-payer healthcare system, meaning that healthcare is financed by a variety of sources, including private health insurance companies, employer-sponsored plans, government programs like Medicare and Medicaid, and out-of-pocket payments.

This system results in a complex and fragmented healthcare system, where individuals may have different levels of coverage based on their employer or income and where navigating the system can be challenging, e.g., unemployment can result in the loss of health insurance coverage.

Healthcare costs are also significantly higher in the US than in Portugal due to the administrative costs associated with the multi-payer system.

On the other hand, Portugal has a single-payer healthcare system, which means that the government funds healthcare through taxes and provides healthcare services through a mix of public and private entities. The system is designed to provide universal coverage to all citizens, with no distinction between rich and poor. The government sets prices for medical services and drugs, which helps control costs and ensures everyone has access to affordable care.

Tips for Americans moving to Portugal

Americans moving to Portugal are often worried about their access to healthcare in Portugal. Here are some tips to help make sure you have the coverage you need;

- **Get travel health insurance**

This will ensure that you're covered when you initially move to Portugal and in the time frame that it'll take to get set up with private healthcare and/or register with the SNS.

- **Get private healthcare coverage**

Private healthcare in Portugal costs a fraction of what it would cost in the US. We recommend getting private healthcare coverage in Portugal as you can access English-speaking doctors and a convenient and fast system.

Finding affordable private healthcare might be more challenging if you're of retirement age, so we'd recommend requesting quotes from multiple providers. If you cannot afford private healthcare for over 65's, simply use the SNS. It's free for adults over 65, and you will be guaranteed excellent public healthcare.

- **Register with the SNS**

Obtain a user number to register with the SNS at your local health center.

Do Americans receive the benefit of Medicare?

Medicare is a national health insurance program in the United States that primarily provides coverage to people 65 or older and those with certain disabilities or medical conditions. The program is funded through payroll taxes and premiums paid by beneficiaries.

If a US citizen were to move to Portugal, they would generally not be eligible for Medicare coverage while living abroad. Some individuals may technically be able to continue receiving Medicare benefits in certain circumstances, such as receiving Social Security benefits and meeting certain requirements. Most US citizens in Portugal are not eligible for Medicare coverage.

British healthcare in Portugal



As a British expat who has moved to Portugal, you may be interested in comparing your experiences with the healthcare systems in both countries.

Differences between the NHS and SNS

Here are some key differences you might feel as an NHS user who is now using the SNS:

Access to care

In the NHS, patients can choose which primary care physician they see, while in the SNS, patients are assigned a primary care physician based on their address. However, in both systems, patients can choose to see a specialist if referred by their primary care physician.

Language barriers

If you do not speak Portuguese, you may find it challenging to communicate with your doctor and other healthcare professionals in Portugal, especially if you are using the public SNS system in more rural parts of the country. However, you will find that many doctors and nurses do speak English, especially in the private healthcare system.

Waiting times

While waiting times for elective procedures can be longer in the NHS, you may find that you have to wait longer for non-urgent appointments in Portugal. However, if you need urgent medical attention, you should be able to get it quickly.

Prescription charges

In the NHS, prescription charges apply in England but are free in Scotland, Wales, and Northern Ireland. In the SNS, prescription charges are relatively low, and prescription medicines are usually subsidized from 15 percent to 90 percent.⁶⁷



CHAPTER 12

List of the Top Hospitals in Portugal

Portugal is home to a wide range of public and private hospitals that provide exceptional healthcare services to its citizens and visitors. This chapter aims to provide a list of public and private hospitals in Portugal. Whether you're a resident seeking medical care or a visitor who requires emergency medical assistance, this guide will help you navigate through the diverse range of hospitals available in the country.

SNS hospital groups

The SNS hospitals and hospital centers are categorized into different groups based on their services. The classification includes group I, II, III, and IV, with further subdivisions in group IV as IV-a, IV-b, and IV-c.

Group I

Hospitals belonging to group I cater to areas with populations of 75,000 to 500,000 residents. They offer medical and surgical treatments for various specialties, including:

- Internal medicine
- Neurology
- Pediatrics
- Psychiatry
- General surgery
- Radiology
- Anesthesiology
- Orthopedics
- Clinical pathology
- Hemotherapy
- Rehabilitation medicine.

Additionally, they may provide treatments for ophthalmology and cardiology but do not offer specialties like medical genetics, allergology, neurosurgery, and pediatric surgery.

Group II

Group II hospitals provide the same services as group I and offer additional treatments in:

- Ophthalmology
- Pneumology
- Cardiology
- Rheumatology
- Gastroenterology
- Nephrology
- Clinical hematology
- Infectiology
- Medical oncology
- Neonatology
- Allergology
- Gynecology-obstetrics
- Dermatology-venereology
- Otorhinolaryngology
- Urology,
- Vascular surgery
- Neurosurgery
- Pathological anatomy
- Nuclear medicine
- Neuroradiology

They may also provide additional treatments but exclude clinical pharmacology, medical genetics, pediatric cardiology, cardiothoracic surgery, and pediatric surgery.

Group III

Group III hospitals offer all medical and surgical specialties in both direct and indirect areas of influence, including specialized treatments like:

- Medical genetics
- Pediatric cardiology
- Cardiothoracic surgery
- Pediatric surgery

Group IV

Group IV hospitals specialize in oncology (IV-a), rehabilitation medicine (IV-b), and psychiatry and mental health (IV-c).

Top public and private hospitals



According to the Scimago Institutions Rankings⁶⁸, which take into account research and innovation, some of the best public and private Portuguese hospitals in 2023 are:



Instituto Portugues de Oncologia de Francisco Gentil

Known as IPO Porto, this is the largest cancer care institution in Portugal and is one of the 10th largest comprehensive cancer centers in Europe due to its dedicated clinical staff, state-of-the-art facilities, clinical and basic research, and commitment to delivering the best health care to cancer patients and their families.⁶⁹

This hospital treats all types of cancer and is a National Reference Centre in Pediatric Oncology and also Oesophagus Cancer, Testicular Cancer, Sarcomas, Bone and Soft Tissue tumors, Rectal Cancer, Liver, Biliary tract, and Pancreatic Cancer.

Other specialization areas include the central nervous system, skin, breast, digestive tract, lung, gynecologic, urological, skin, and endocrine tumors. This is a group IV-a hospital.

This public hospital has autonomous regional branches in Porto, Lisbon, and Coimbra.



Hospital da Luz Lisboa

Hospital da Luz Lisboa is the largest and most advanced private hospital in Portugal and provides the full spectrum of care from wellness visits to complex surgeries.⁷⁰

Locals often call this hospital a hotel, jokingly calling it “Hotel da Luz” due to its excellent patient care and facilities. Hospital da Luz boasts short waiting times, an urgent video consultation service,⁷¹ and a 24/7 free phone line service.⁷²

Check out the Luz website for a list of insurers who provide coverage in this hospital.⁷³



Centro Hospitalar de Lisboa Norte

This is one of the SNS’s biggest hospitals, resulting from the merging of two important public University Hospitals, Santa Maria Hospital, and

Pulido Valente Hospital. This hospital carried out over seven million medical examinations in 2020 and has over 1,400 medical doctors distributed across 11 Clinical Departments and 42 Clinical Units.⁷⁴

Centro Hospitalar de Lisboa Norte is a group III hospital and has departments in general surgery, neurosciences and mental health, oncology, pediatrics, emergency and intensive care medicine, urology, dermatology, infectious diseases, and endocrinology, to name a few.



Centro Hospitalar de São João

This public hospital in Porto is one of the biggest hospitals in Portugal. It provides a diverse range of services and specialties.⁷⁵ Hospitalar de São João is known for its efficient management and is a group III hospital.

Their management model is similar to that of private hospitals. In fact, the former general manager of Centro Hospitalar de São João is now the executive director of the SNS due to his management model.⁷⁶



Centro Hospitalar e Universitário de Coimbra

The C.H.U.C., which stands for Centro Hospitalar e Universitário de Coimbra, is a significant public healthcare complex and is considered a group III hospital. It comprises six medical institutions:

University Hospital (Hospital da Universidade)

Pediatric Hospital (Hospital Pediátrico de Coimbra)

Covões Hospital (Hospital dos Covões)

Three maternity hospitals, namely Dr. Bissaya Barreto Maternity Hospital (Maternidade Dr. Bissaya Barreto), Dr. Daniel de Matos Maternity Hospital (Maternidade Dr. Daniel de Matos), and Sobral Cid Psychiatric Hospital (Hospital Sobral Cid)

With more than 2,000 beds and an average of 8,500 patients receiving consultations daily, it is the largest public healthcare center in Portugal.⁷⁷

Social hospitals

Social hospitals in Portugal are managed by private institutions, primarily the traditional Portuguese misericórdias (a civil parish or municipality). These hospitals have agreements with the SNS and are publicly subsidized, offering healthcare services to the public like private hospitals.

Historically, misericórdias were the main hospital care providers in Portugal until the 1970s when the management of their hospitals was nationalized. However, the Basic Law of Health and National Health Service Statute allowed some hospitals to be returned to misericórdias' administration, and there are currently 12 social hospitals under their management.

An example of a social hospital would be the Hospital Cruz Vermelha. In December 2020, Santa Casa da Misericórdia de Lisboa took over the management of the hospital from the Red Cross.⁷⁸

Specialized clinics

Medical Port provides a list of specialized clinics in Portugal.⁷⁹ These clinics range from dental clinics such as Bonfante Dental Clinic in Lisbon to Oficina de Psicologia, one of Europe's largest private psychology clinics.⁸⁰

The best clinic for you depends on your location, your insurance provider, and what kind of specialized care you need. We recommend contacting your provider to see if the clinic best fits your needs.

List of public hospitals in Portugal

Region	Hospital establishment	Locations / units	Group
Alentejo	ULS do Norte Alentejo, EPE	Portalegre (Hospital de Santa Luzia) and Elvas (Hospital Doutor José Maria Grande)	I
Alentejo	ULS do Baixo Alentejo, EPE	Beja (Hospital José Joaquim Fernandes) and Serpa (Hospital de São Paulo)	I
Alentejo	ULS do Litoral Alentejano, EPE	Santiago do Cacém (Hospital do Litoral Alentejano)	I
Center	Centro Hospitalar Cova da Beira, EPE	Covilhã (Hospital Pêro da Covilhã) and Fundão (Hospital do Fundão)	I
Center	Centro Hospitalar de Leiria, EPE	Bernardino Lopes de Oliveira)	I
Center	Centro Hospitalar do Baixo Vouga	(Hospital Visconde de Salreu)	I
Center	Hospital Distrital da Figueira da Foz, EPE	Figueira da Foz	I
Center	ULS da Guarda	Guarda (Hospital Sousa Martins) and Seia (Hospital Nossa Senhora da Assunção)	I
Center	ULS de Castelo Branco	Castelo Branco (Hospital Doutor Amato Lusitano)	I
LVT	Centro Hospitalar Barreiro/Montijo, EPE	Barreiro (Hospital de Nossa Senhora do Rosário) and Montijo (Hospital Distrital do Montijo)	I
LVT	Centro Hospitalar de Setúbal	Setúbal (Hospital de São Bernardo and Hospital Ortopédico Sant'Iago do Outão)	I
LVT	Centro Hospitalar do Oeste	Rainha), Torres Vedras (Hospital de Torres Vedras and Hospital Doutor José Maria Antunes	I
LVT	Centro Hospitalar Médio Tejo	de Tomar)	I
LVT	Hospital de Cascais, PPP	Cascais	I
LVT	Hospital de Loures, PPP	Loures (Hospital Beatriz Ângelo)	I
LVT	Hospital de Vila Franca de Xira, PPP	Vila Franca de Xira	I
LVT	Hospital Distrital de Santarém, EPE	Santarém	I
LVT	Hospital Fernando da Fonseca, EPE	Amadora	I
North	Centro Hospitalar do Alto Ave, EPE	Guimarães (Hospital de Nossa Senhora da Oliveira) and Fafe (Hospital de São José de Fafe)	I
North	Centro Hospitalar do Médio Ave, EPE	Santo Tirso (Hospital Conde de São Bento) and Vila Nova de Famalicão (Hospital São João de Deus)	I
North	Centro Hospitalar Entre Douro e Vouga, EPE	Santa Maria da Feira (Hospital de São Sebastião), São João da Madeira (Hospital Distrital de São João da Madeira) and Oliveira de Azemeis (Hospital de São Miguel)	I
North	Centro Hospitalar Póvoa do Varzim/Vila do Conde, EPE	Póvoa do Varzim (Hospital da Póvoa de Varzim) and Vila do Conde (Hospital de Vila do Conde)	I
North	Centro Hospitalar Tâmega e Sousa, EPE	Penafiel (Hospital Padre Américo) and Amarante (Hospital de São Gonçalo de Amarante)	I
North	Hospital Santa Maria Maior, EPE	Barcelos	I
North	ULS de Matosinhos, EPE	Matosinhos (Hospital Pedro Hispano)	I
North	ULS do Alto Minho, EPE	Viana do Castelo (Hospital de Santa Luzia and Hospital Conde Bertandos)	I
North	ULS do Nordeste, EPE	Bragança (Hospital Distrital de Bragança), Macedo de Cavaleiros (Hospital de Macedo de Cavaleiros) and Mirandela (Hospital de Mirandela)	I
Alentejo	Hospital do Espírito Santo, EPE	Évora	II
Algarve	Centro Hospitalar do Algarve, EPE	Faro (Hospital Distrital de Faro), Lagos (Hospital de Lagos) and Portimão (Hospital de Portimão)	II
Center	Centro Hospitalar Tondela-Viseu, EPE	Tondela (Hospital Cândido de Figueiredo) and Viseu (Hospital de São Teotónio)	II
LVT	Centro Hospitalar de Lisboa Ocidental, EPE	Lisbon (Hospital Egas Moniz and Hospital de São Francisco Xavier) and Carnaxide (Hospital de Santa Cruz)	II
LVT	Hospital Garcia de Orta, EPE	Almada	II

List of public hospitals in Portugal

Region	Hospital establishment	Locations / units	Group
North	Centro Hospitalar de Trás-os-Montes e Alto Douro, EPE	Peso da Régua (Hospital Dom Luiz I), Vila Real (Hospital de São Pedro de Vila Real), Chaves (Unidade Hospitalar de Chaves / former Hospital de Chaves) and Lamego (Unidade Hospitalar de Lamego / former Hospital Distrital de Lamego)	II
Algarve	Centro Hospitalar Vila Nova de Gaia / Espinho, EPE	Vila Nova de Gaia (Unidade I / former Hospital Eduardo Santos Silva and Unidade II / former Hospital Distrital de Vila Nova de Gaia) and Espinho (Unidade III / former Hospital Nossa Senhora da Ajuda)	II
North	Hospital de Braga, EPE	Braga	II
Center	Centro Hospitalar e Universitário de Coimbra, EPE	Coimbra (Hospitais da Universidade de Coimbra, Hospital Geral dos Covões, Maternidade Bissaya Barreto, Maternidade Dr. Daniel de Matos, Hospital Pediátrico de Coimbra and Centro Hospitalar Psiquiátrico de Coimbra/Unidade Sobral Cid)	III
LVT	Centro Hospitalar de Lisboa Central, EPE	Lisbon (Hospital de São José, Hospital de Santo António dos Capuchos, Hospital de Dona Estef)	III
LVT	Centro Hospitalar de Lisboa Norte, EPE	Lisbon (Hospital de Santa Maria and Hospital Pulido Valente)	III
North	Centro Hospitalar de São João, EPE	Oporto (Hospital de São João) and Valongo (Hospital Nossa Senhora da Conceição de Valongo)	III
North	Centro Hospitalar do Porto, EPE	Oporto (Hospital Geral de Santo António, Hospital Joaquim Urbano and Maternidade Júlio Dinis)	III
Center	Instituto Português de Oncologia de Coimbra, Francisco Martins, EPE	Coimbra	IV-a
LVT	Instituto Português de Oncologia de Lisboa, Francisco Martins, EPE	Lisbon	IV-a
Center	Instituto Português de Oncologia do Porto, Francisco Martins, EPE	Oporto	IV-a
Algarve	Centro de Medicina Física de Reabilitação do Sul	São Brás de Alportel	IV-b
Center	Centro de Medicina Física de Reabilitação da Região Centro – Rovisco Pais	Cantanhede	IV-b
North	Centro de Medicina Física de Reabilitação do Norte	Valadares	IV-b
LVT	Centro Hospitalar Psiquiátrico de Lisboa	Lisbon (Hospital Júlio de Matos)	IV-c
North	Hospital de Magalhães Lemos, EPE	Oporto	IV-c
Azores	Unidade de Saúde de São Miguel	Ponta Delgada (Hospital de Ponta Delgada)	N/A
Azores	Unidade de Saúde da Terceira	Angra do Heroísmo (Hospital de Santo Espírito de Angra do Heroísmo and Centro de Oncologia Professor José Conde)	N/A
Azores	Unidade de Saúde da Faial	Horta (Hospital da Horta)	N/A
Madeira	Hospital Central do Funchal	Funchal (Hospital Dr. Nélio Mendonça and Hospital dos Marmeleiros)	N/A

List of private hospitals in Portugal

Hospital	Location	Owner / network
Hospital da Luz Torres de Lisboa (former British Hospital)	Lisbon	Luz Saúde, SA[7]
Hospital da Cruz Vermelha Portuguesa	Lisbon	Portuguese Red Cross
Casa de Saúde - Clínica Infante Santo, Lda	Lisbon	
Casa de Saúde de Amares, Lda	Amares	
Casa de Saúde de São Mateus, Lda	Viseu	
Casa de Saúde do Barreiro	Barreiro	
Casa de Saúde do Senhor da Serra, Lda	Belas	
Centro de Genética Clínica Prof. Amândio Tavares, SA	Oporto	
Centro Hospitalar de São Francisco, SA	Leiria	SANFIL Medicina, SA
Clínica de Todos os Santos, Lda	Lisbon	
Clinigrande - Clínica da Marinha Grande, Lda	Marinha Grande	
Cliria - Hospital Privado de Aveiro, SA	Aveiro	Luz Saúde, SA
Cliria (Oiá) - Hospital Privado de Aveiro, SA	Aveiro	Luz Saúde, SA
CLISA - Clínica de Santo António, SA	Amadora	
HOPALIS - Hospital Particular de Lisboa, SA	Lisbon	
Hospital CUF Descobertas	Lisbon	José de Melo Saúde, SA (CUF Network)
Hospital CUF Infante Santo	Lisbon	José de Mello Saúde, SA (CUF Network)
Hospital CUF Porto	Oporto	José de Mello Saúde, SA (CUF Network)
Hospital da Arrábida - Gaia, SA	Vila Nova de Gaia	Luz Saúde, SA
Hospital da Luz	Lisbon	Luz Saúde, SA
Hospital da Luz Guimarães	Guimarães	Luz Saúde, SA

List of private hospitals in Portugal

Hospital	Location	Owner / network
Hospital da Misericórdia de Évora, SA	Évora	Luz Saúde, SA
Hospital da Ordem Terceira	Lisbon	Third Order of St. Francis
Hospital da Trofa	Trofa	Trofa Saúde SGPS, SA
Hospital de Saint Louis	Lisbon	Société Française de Bienfaisance en Portugal
Hospital de Santiago	Setúbal	Luz Saúde, SA
Hospital Particular de Viana do Castelo, Lda	Viana do Castelo	
Hospital Particular do Algarve, SA	Portimão	
Hospital Privado da Boa Nova	Perafita	Trofa Saúde SGPS, SA
Hospital Privado de Braga	Braga	Trofa Saúde SGPS, SA
Hospital Residencial do Mar	Bobadela	Luz Saúde, SA
Clipóvoa - Hospital Privado	Póvoa de Varzim	Luz Saúde, SA
HPA - Hospital Particular de Almada, Lda	Almada	
HPP Hospital da Boavista	Oporto	Lusiadas Saúde SGPS, SA
HPP Hospital de Santa Maria de Faro	Faro	Lusiadas Saúde SGPS, SA
HPP Hospital de São Gonçalo de Lagos	Lagos	Lusiadas Saúde SGPS, SA
HPP Hospital dos Lusíadas	Lisbon	Lusiadas Saúde SGPS, SA
Instituto CUF Diagnóstico e Tratamento	Senhora da Hora	José de Mello Saúde, SA (CUF Network)
SANFIL - Casa de Saúde Santa Filomena, SA	Coimbra	SANFIL Medicina, SA
Hospital SAMS	Lisbon	Trade Union of the Bank Employees



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CHAPTER 13

Pharmacies in Portugal

Pharmacies, known as Farmácias, play a crucial role in providing accessible and affordable healthcare services to the public in Portugal. They are essential in ensuring people can easily obtain the medication they need to treat various medical conditions. This chapter aims to provide a guide to pharmacies in the country.

Availability and opening hours

Pharmacies are typically open Monday to Friday from 9:00 am to 7:00 p.m. and on Saturdays from 9:00 am to 1:00 pm.⁸¹

Some pharmacies also open on Sundays and public holidays on a rotating schedule, so it's always a good idea to check ahead of time. Some pharmacies in larger cities are open 24 hours a day, e.g., Pharmacy Uruguai in Lisbon and Farmácia Barreiros in Porto.

Prescription and over-the-counter medications

Pharmacies in Portugal dispense both prescription and over-the-counter medications. For prescription drugs, you will need to have a prescription from a doctor, which can be shown at any pharmacy. You cannot receive your prescribed medication without a prescription letter or text.

Over-the-counter medications, such as pain relievers and cough syrup, can be purchased without a prescription. Some medicines available over the counter in other countries may require a prescription in Portugal, so it's always a good idea to check with a pharmacist before assuming that a medication is available without a prescription.

Online options for non-prescription products

In addition to physical pharmacies, there are also many online options for purchasing non-prescription products in Portugal. Some popular online pharmacies include Wells and Bluepharma. However, it's important to note that prescription medications cannot be purchased online without a valid prescription.



CHAPTER 14

Useful Tips

As an expat in Portugal, navigating the health-care system can seem daunting. Here are some top tips to help make the process smoother:

Apps and platforms



One of the best ways to stay informed about healthcare options in Portugal is to download and use relevant apps and platforms. The Serviço Nacional de Saúde (SNS) app allows you to book appointments, access test results, and receive alerts about health issues. The SNS app also stores your vaccination record.

Other popular healthcare apps, such as Doctorino and Doctor Online, allow you to schedule appointments with healthcare providers in your area.

Getting a sick note for work

If you need to take a break from work due to illness, you will need to go through the public sector to get a leave of absence. Private hospitals cannot provide this service. After three days of being ill, you need to obtain a sick note in order to access social security sickness benefit payments. However, depending on your employer and their policies, you might be entitled to paid sick days directly from your employer.

Your first port of call should be contacting your family doctor for a sick note. If you don't have a family doctor, visit your local health center and wait for a walk-in appointment. For faster service, you can call SNS 24, who will direct you to the appropriate hospital for a consultation with a doctor.

Navigating the healthcare system as an expat

Navigating the healthcare system in Portugal can be challenging, especially if you are not familiar with the language.

Note that expats often have misconceptions about the healthcare system. For example, expats might move to Portugal because they know that they can be treated in Portugal for free or access discounted medication compared to the thousands of dollars the same treatment could cost in the United States. However, this doesn't mean you can land in Portugal and access this treatment immediately. Getting set up in the public healthcare system can take months, and you need to be a resident.

It's important to have a basic understanding of the healthcare system, including how to access healthcare services and what your options are for insurance coverage. One helpful resource is the SNS website, which provides information about healthcare services and insurance options.

Choosing the right insurance and healthcare providers

Choosing the right insurance and healthcare providers is essential for expats living in Portugal. There are many private insurance options available that can offer additional coverage beyond the SNS.

It's important to research insurance providers and compare policies to find the best coverage for your needs. Serenity Portugal recommends specifically asking a provider how the proposal suits your personal needs and inquiring what the provider understands about your needs and how their proposal serves these.

Finding a primary care physician who speaks your language and is familiar with the healthcare system is also recommended.

Preparing for emergencies

Emergencies can happen at any time, so it's important to be prepared. Make sure you have the emergency number (112) saved in your phone and know how to explain your emergency in Portuguese. It's also recommended to have a list of emergency contacts, including your insurance provider, primary care physician, and the local hospital. If you have a chronic condition or require specialized care, make sure you have an emergency plan in place.



CONCLUSION

In conclusion, this healthcare guide for expats in Portugal has provided a comprehensive overview of the Portuguese healthcare system, including the private and public healthcare services available, including dentistry, pharmacy, and childbirth, and what to do in emergencies.

As an expat, it is vital to understand your healthcare options and make informed decisions about your healthcare needs. By reading this guide, we hope you now understand the Portuguese healthcare system and the services available to you.

We encourage you to actively participate in your healthcare decisions while in Portugal. This may involve researching and comparing private healthcare options, finding a doctor who speaks your language, and familiarizing yourself with emergency procedures. Remember that the quality of healthcare in Portugal is excellent. With the right information and preparation, you can ensure that you receive the best possible care during your time in this beautiful country.

In summary, we hope that this guide has been helpful to you and wish you all the best in your healthcare journey in Portugal.

You might find the following resources helpful when navigating the Portuguese healthcare system:

[SNS](#): The website for the public Portuguese health service (SNS).

[ePortugal](#): Provides information in English about healthcare for foreign citizens in Portugal.

[APHP](#): The association of private hospitals in Portugal.

[GOV.UK](#): The UK Government's healthcare guidelines for UK nationals living in Portugal.

[Your Health Abroad](#): The US Embassy and Consulate in Portugal's website offers guidance to US Citizens abroad.

[Portugal Health Passport](#): A healthcare program for tourists visiting Portugal offering a package of healthcare services for tourists as part of a special offer developed with and promoted by Turismo de Portugal and the country's top private health providers.

ENDNOTES

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