



Health insurance for people with diabetes

Barchilon Amselem, S.L., insurance brokerage, is exclusively dedicated to advising and defending the interests of its insureds, having been in the insurance business since 1980. For personal reasons, we know the world of diabetes closely, being one of our administrators member of the Catalan Diabetic Association since 2010.

During the 1920's a group of illustrious doctors from Barcelona founded the first Catalan health insurance company. When Social Security did not yet exist, the founders of Atlàntida created a new model of medical assistance: private, personal and trustworthy.

Information included in the dossier:

Health Insurance for PEOPLE WITH DIABETES

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1. LIBRE MIX

(Full coverage + free choice in Pediatrics and Gynecology, with 80% reimbursement.)

It includes:

Primary and specialized medical assistance, diagnostic tests, hospitalization *, free choice in Pediatrics and Gynecology with 80% reimbursement.

Main guarantees:

- General medicine in the office and at home.
- Endocrinology.
- Ophthalmology.
- Home and hospital emergencies.
- Gynecology, annual check-up, does not include sterility and infertility treatments.
- Obstetrics, visits during pregnancy.
- Psychiatry, without psychological test or therapy.
- Rehabilitation, 20 sessions per year.
- Podiatry, without limits.
- Diagnostic tests, radiology and other diagnostic methods.
- Single room with companion bed, companion meals for three days in the 2 cases of hospitalization.
- Endocrine follow-up visits, surgery visits, ophthalmological visits and others specialties. Analytical, conventional radiology, CT, NMR, ECO.
- **Gynecology and Pediatrics**, if you choose a Pediatrician or Gynecologist who is not in the medical chart, 80% of the bill will be reimbursed with limits.
- **(reimbursement) limits:** Pediatrics 45,00€ visit - Gynecology 60,00€ visit - Gynaecological examination 214€.
- **Medical and surgical hospitalization**, without limit of stay, ICU without limit.
- Treatments, special services, prostatic hypertherm, oxygen therapy at home.
- Second medical opinion.
- Sports Medicine. Prosthesis, up to 2.000€.

* See hospital exclusions on page 4

2. LIBRE GEN (Full Coverage)

It includes:

Primary and specialized medical assistance, diagnostic tests and hospitalization *

Main guarantees:

- General medicine in the office and at home.
- Home and hospital emergencies.
- Endocrinology.
- Ophthalmology.
- Gynecology, annual check-up, does not include infertility and sterility treatments.
- Obstetrics, visits during pregnancy.
- Psychiatry, without psychological test or therapy.
- Rehabilitation 20 sessions per year.
- Podiatry, without limits.
- Dietetics.
- Homeopathy, 4 sessions per year.
- Acupuncture, 10 sessions per year, does not include consumables.
- Diagnostic tests, radiology and other diagnostic methods.
- Endocrine follow-up visits, surgery visits, ophthalmological visits and other specialties. Analytical, conventional radiology, CT, NMR, ECO.
- **Surgical hospitalization**, single room with accompanying bed, ICU Unlimited.
- **Hospitalization for medical treatment**, single room with bed companion, period of 20 days in a row. UVI 6 days. **(Maintenance companion 3 days in the 2 cases of hospitalization.)**
- Second medical opinion, Sports Medicine.
- Special treatments and services, Prostatic hyperthermia, oxygen therapy at home.

* See hospital exclusions on page 4

HOSPITAL EXCLUSIONS

For possible **hospitalizations, with or without surgery**, derived from diabetes, **exclusively** in the following pathologies:

- Vascular or micro vascular diseases, metabolic syndrome, micro vascular embolisms, cerebral vascular accidents.
- Diseases related to or without surgery of the diabetic foot and its consequences.
- Diabetic retinopathy and laser for the retina. Also excluded even if there is no income.
- Renopathies, kidney failure. Complementary examinations nephrological except for renal ultrasound.
- Cerebral vascular diseases: transient ischemic attacks, accidents vascular, and cerebral strokes.
- Cardiac catheterizations, SPECT, PET.

Clarification! Of this list of pathologies, it does include:

1. Follow-up and medical visits, the only thing excluded are hospitalizations caused by them.
2. All other hospitalizations covered by the policy, are included.



3. LIBRE BAS

It includes

Primary and specialized medical assistance, diagnostic tests and domiciliary care

Main guarantees:

- General medicine in the office.
- Home emergencies.
- Endocrinology.
- Ophthalmology.
- Gynecology, annual check-up, does not include infertility treatments and sterility.
- Obstetrics, visits during pregnancy.
- Psychiatry, without psychological test or therapy.
- Rehabilitation 20 sessions per year.
- Podiatry, 6 per year.
- Dietetics.
- Homeopathy, 4 sessions per year.
- Acupuncture, 10 sessions per year, does not include consumables.
- Diagnostic tests, radiology and other diagnostic methods.
- Second medical opinion.
- Sports medicine.
- Endocrine follow-up visits, surgery visits, ophthalmological visits and other specialties.
Analytical, conventional radiology, CT, NMR, ECO.

Excluded:

Hospitalization, hospital emergencies and surgical operations.

PREMIUMS 2025

Premiums 2025	1. LIBRE MIX		2. LIBRE GEN		3. LIBRE BAS
	0€ Copay	With copay	0€ Copay	With copay	0€ Copay
From 0 to 19	102,52€	72,95€	81,31€	60,34€	35,29€
From 20 to 39	129,17€	93,64€	107,42€	80,42€	42,71€
From 40 to 54	129,17€	93,64€	110,77€	83,05€	44,11€
From 55 to 59	143,80€	104,80€	120,97€	91,77€	49,23€
From 60 to 64	185,97€	136,70€	139,14€	104,03€	64,88€
From 65 to 69	230,17€	170,10€	171,76€	129,14€	80,65€

IMMEDIATE COVERAGE, DEFERMENT AND COPAYMENTS

IMMEDIATE COVERAGE	1. LIBRE MIX	2. LIBRE GEN	3. LIBRE BAS
Special visits	✓	✓	✓
Clinical tests, radiography, sonogram and other standard tests.	✓	✓	✓
Emergencies	Home and hospitals	Home and hospitals	Home

Deferment period	1. LIBRE MIX	2. LIBRE GEN	3. LIBRE BAS
MRI, CAT, densitometry and other specialized tests	6 moths	6 moths	6 moths
Child delivery	8 moths	8 moths	-
Medical interventions	6 moths	6 moths	-

Copayments	1. LIBRE MIX	2. LIBRE GEN	3. LIBRE BAS
Paediatric	0 €	0 €	0€ copay
Primary care Physician	0 €	0 €	
Specialists	4 €	4 €	
Clinical tests, radiography, sonogram and other standard tests.	4 €	4 €	
MRI, CAT, densitometry and other specialized tests	4 €	5 €	
Emergencies	5 €	5 €	
Rehabilitation	1 €	1 €	
Hospitalization	5 €	5 €	