

Information for students on adequate health insurance

The prerequisite for the granting of a residence permit for students is that the student's livelihood is assured (General Conditions for the Granting of a Residence Permit) Livelihood is deemed assured if the persons concerned are able to secure their livelihood including adequate health insurance without recourse to publicly funded services (§ 5 Section 1 No. 1 in conjunction with § 2 Section 3 Sentence 1 of the Residence Act).

For the granting of a residence permit in the country of residence, it is necessary to have concluded an insurance contract that guarantees adequate health insurance, also in the event that for actually entering the country a travel insurance was sufficient. A residence permit will not be granted unless proof of adequate health insurance has been submitted.

Health insurance may be covered by the German statutory health insurance or by a private health insurance company.

Statutory health care insurance is deemed adequate health insurance.

In the case of **private health insurance**, the type and scope of coverage must be equivalent to that of statutory health insurance, i.e., in particular, it must not

- exclude any substantial services or benefits,
- require that, in the case of illness, the insured person cover an annual deductible in excess of 1200 euro if, under consideration of this deductible, said person's income would be sufficient to cover this deductible within 12 months without jeopardising assured livelihood,
- contain any limitation on the coverage of costs in the event of illness or
- any expiry or extinction clause in relation to a certain age, cessation of activity, change of the purpose of residence or the loss of legal residence status.

Adequate insurance cover is always assumed to be provided under the basic tariff of the private health insurances and when the German Federal Agency for Financial Services Supervision has confirmed that the insurance company, in relation to the respective insurance contract, has fulfilled the legal prerequisites on the basis of the standard principles contained in § 257 Section 2a SGB V and provides the insurance company with corresponding certification to this effect.

In the event that a private health insurance does not fulfil the conditions under § 257 Section 2 a SGB V, as a matter of principle, it is not regarded as adequate health insurance in the sense of § 2 Section 3 Section 1 of the Residence Act, also if, otherwise, the type and scope of the insurance coverage is equivalent to that of the statutory health insurance.

Private health insurance must cover a period of **at least one year**.

Regardless of age, also when confirmation of enrolment is presented, proof of adequate insurance cover must be submitted.

Travel health insurance is only sufficient for short stays, for example, in the case of exchange students.