

Leaflet on the Health Insurance Coverage Required for Granting/Renewing German Residence Titles

Section 4(1)(2) of the German Residence Act (AufenthG) pertains to the following residence permits: visas, residence permits, settlement permits, and long-term EC residence permits. In accordance with Section 5(1)(1) AufenthG, residence titles are in principle only granted to persons who can secure their livelihood.

Section 2(3) AufenthG states that one component of the ability to secure your livelihood is having adequate health insurance coverage.

Persons who have either mandatory insurance as per Section 5 of Book V of the German Social Security Statute (SGB V), are voluntarily insured as per Section 9 SGB V, or jointly insured as family dependents as per Section 10 SGB V are deemed to have adequate health insurance coverage and required only to prove that they are appropriately registered under the statutory health insurance scheme.

All insured persons who are not registered with a German statutory insurance company must in all cases also prove that their policy provides adequate health insurance coverage. The health insurance coverage of such policies is deemed adequate if it corresponds in its nature and scope to that of the statutory health insurance scheme, i.e. that it specifically does not contain any large-scale exclusions of benefits, require high-percentage excess payments from the insured person, limit the costs reimbursed in any way in the event of illness, or contain any expiration or indemnity clauses with respect to the insured's age, the cessation of activity, changes in the purpose of residency, or loss of legal residency status. Such insurance coverage may where necessary also be provided by an insurance company based outside of Germany.

Adequate insurance coverage will in all cases be considered to exist if the Federal Supervisory Authority for Financial Services (Bundesanstalt für Finanzdienstleistungsaufsicht) confirms the relevant insurance policy fulfills the statutory requirements with regard to health insurance in accordance with Section 257(2)(a) SGB V, and the health insurer issues a statement to this effect. The Federal Supervisory Authority will not provide such confirmation if the insurance coverage is time-limited and not automatically extended, or if no surpluses are accrued for pension provisions, namely that the health insurer has not created the policy as a form of life assurance.

As part of the duty to cooperate enshrined in Section 82(1) AufenthG, applicants must submit a written statement from their health insurer that the existing insurance policy fulfills the statutory requirements in accordance with Section 257(2)(a) SGB V. The Foreigners' Authority provides suitable forms for this purpose. Suitable statements from health insurance providers are also accepted.

In addition, when renewing their residence title, all persons who do not have statutory insurance must provide a statement that confirms they had health insurance coverage for the entire time and that this was not terminated in the intervening period.

This evidence is required in order to prevent health insurance being terminated to save money and only taken up again to renew the residence title, with the consequence that the person has no health insurance protection in the intervening period.

If the applicant cannot provide evidence of continuous health insurance coverage, this justifies the suspicion that his livelihood is not sufficiently secured in this respect, and provides grounds for rejecting the application. As a result, the residence title might not then be granted or renewed.

Nevertheless, even if local reference persons/companies cannot take out health insurance of the aforementioned type, and an acceptable explanation thereof is supplied, a visa may still be granted as part of the immigration procedure if travel insurance is taken out for entry onto German territory and the entire validity period of the visa. However, in this case the applicant must also provide a concrete offer of health insurance showing the expected contribution rate for the period after the visa expires (this is also possible using the form available from the Foreigners' Authority).

A first residence title may then be issued subject to the above conditions, namely that the permit-holder takes out adequate health insurance coverage before his/her visa expires.

Enclosed: ("Certificate of Health Insurance Coverage for Granting/Renewing a Residence Title")

For submission to the Foreigners' Authority
**Certificate of Health Insurance Coverage for Granting/Renewing a
Residence Title**

(To be completed by the health insurer)

In accordance with Section 5(1)(1) of the German Residence Act (AufenthG), residence titles are in principle only granted to individuals who can secure their livelihood. Section 2(3) AufenthG states that one component of the ability to secure your livelihood is having adequate health insurance coverage.

Foreign nationals who are not covered by statutory health insurance must provide evidence of health insurance coverage from a non-statutory health insurer. This health insurance coverage must meet the following requirements:

a) The health insurance coverage corresponds in its nature and scope to that of the statutory health insurance scheme, i.e. that it specifically does not contain any large-scale exclusions of benefits, require high-percentage excess payments from the insured person, limit the costs reimbursed in any way in the event of illness, or contain any expiration or indemnity clauses with respect to the insured's age, the cessation of activity, changes in the purpose of residency, or loss of legal residency status. In addition, the insurance policy must run indefinitely or be extended automatically and created as a form of life assurance.

b) The Federal Supervisory Authority for Financial Services (Bundesanstalt für Finanzdienstleistungsaufsicht) in Bonn has confirmed that the agreement entered into with the insurance company fulfills the statutory requirements on health insurance in accordance with Section 257(2)(a) of Book V of the German Social Security Statute (SGB V).

On behalf of Mr./Ms./the child
Born on in
Nationality

Confirmation of existing health insurance:

We hereby confirm as a health insurer that the aforementioned person has a health insurance policy which meets the criteria stated in a), b) or a) and b)¹ above (enclose conditions of insurance):

This policy has been in existence continuously and without termination since
The monthly health insurance contributions total €
The deductible to be paid amounts to a maximum of € per year.

Confirmation of a concrete offer of health insurance:

We have made the aforementioned person a concrete offer of health insurance which meets the criteria stated in a), b) or a) and b)¹ above (enclose conditions of insurance).

Possible starting date of insurance coverage:
Expected monthly contributions: €
The deductible to be paid amounts to a maximum of € per year.

Date (signature and stamp of the insurer)

¹ Delete as appropriate