



Health insurance for national visas

Persons who wish to enter Germany, for example for the purpose of family reunification with foreign family members (exceptions: see below), to work or to study, **require sufficient health insurance coverage upon entry to Germany**. The legal basis for this is Section 5 Paragraph 1 Number 1 in conjunction with Section 2 Paragraph 3 Sentence 1 of the German Residence Act.

Sufficient health insurance coverage exists if the person

a) **will be covered by statutory health insurance in Germany** (in the case of employment, statutory health insurance coverage begins with the start of the employment contract or the commencement of employment, in the case of family reunification with the commencement of family insurance, in the case of students with enrolment, which can only take place if the student provides proof of health insurance) **and has taken out sufficient health insurance of another type for the validity period of the visa (usually three months for family reunification and one year for study and work visa), or**

b) has taken out **sufficient and permanent private health insurance in Germany before entering the country**.

Proof of so-called "**incoming insurance**" should be submitted for validity period of the visa. Incoming insurance policies usually contain a clause stating that they are not valid in the country of long-term or permanent residence. The understandable idea behind this is that incoming insurances cannot or do not want to replace the regular health insurance that applies in the country of permanent/long-term residence. Such clauses are unproblematic as long as they cannot be interpreted as meaning that insurance coverage is excluded for the initial stay in the country in which a long-term or permanent stay is planned but has not yet started. What is crucial is that the **incoming insurance provides coverage until the point at which a long-term/permanent stay is established** and a final arrangement for health insurance coverage can therefore be made.

The Embassy **cannot and may not recommend any providers of incoming insurances**. You can find **numerous providers via an internet search**.

Travel health insurances are not sufficient proof of health insurance coverage.

In the case of family reunification, proof of health insurance must **only be provided** if the means of **subsistence for family reunification must be secured**. When family members want to move to a **minor German child or a German parent with custody**, the subsistence does **not need to be secure**. Proof of health insurance coverage therefore **does not need to be presented** during the visa process. This generally **also applies** for persons **joining German spouses**. When family members want to move to a **person entitled to asylum or a person with refugee status**, proof of health insurance coverage does **not need to be presented if** the **requirements** according to Section 29 Paragraph 2 Sentence 2 of the Residence Act are **met**. If family members want to **join a person with subsidiary protection**, it is **not necessary** to present proof of health insurance coverage either.

We would be glad to advise you during the visa interview or visa process. We therefore ask you to refrain from making previous inquiries about this.

Please note that the visa can only be valid from the day on you have sufficient health insurance coverage in Germany.

This fact sheet reflects the legal situation at the time of drafting it. It is regularly updated but makes no claim to be complete. Authoritative version of the fact sheet is the German version.