

HEALTH INSURANCE

INFORMATION FOR VISITING RESEARCHERS (WITHOUT A WORK CONTRACT)

Researchers who are not employed in Germany and who have not previously had statutory health insurance in Europe often only have the option of taking out private health insurance.

There is a large number of private insurance companies, the costs and benefits of which can vary greatly. Remember that very cheap tariffs often offer insufficient protection. In order for your health insurance to be recognized when applying for a residence permit, for example, it must also offer a comparable level of protection as statutory health insurance in Germany. It must cover all costs of medical treatment for acute illness and accidents in Germany, must not exclude services such as childbirth, and must not be limited to a maximum amount.

Therefore, always check exactly what benefits the respective health insurance covers.

Below we have compiled a list of insurance packages that are mostly tailored to international visiting researchers.

Please note:

- Many insurance companies offer a number of different tariffs. In the end, make sure that you have selected the right tariff for your stay.
- The tariffs often differ in whether a (cheaper) co-insurance of family members is possible.
- Many tariffs state a maximum insurance period or some cannot be extended. Therefore, always check whether the selected tariff matches your plans.
- Many tariffs can only be concluded before (!) the entry or in the first weeks after entry.

POSSIBILITIES OF PRIVATE HEALTH INSURANCE AT A GLANCE

Travel health insurance for incoming international visiting researchers

- [Care Concept AG](#)
- [Educare 24 | Dr. Walter GmbH](#)
- [HanseMerkur Reiseversicherung AG - Daniel Weist office](#)
- [International HealthCare Company - IHC Company S.A.](#)
- [Mawista](#)
- [Vela](#)

Please pay attention to the following points:

- Are previous illnesses that already exist in the home country excluded?
- Are prenatal care and childbirth covered and with which waiting period?
- Are there restrictions on:
 - Dentures, including crowns and orthodontics?
 - Tools, glasses or contact lenses?
 - Physiotherapy?
 - Psychiatric treatments?

- Medical checkups?

Private substitutive health insurance coverage

Several providers do offer a substitutive health insurance qualifying as sufficient, but only a few tailor them to the special need of incoming international visiting researchers.

- Please visit [EURAXESS Germany](#) for an overview.

WELCOME CENTER SERVICE FOR INTERNATIONAL RESEARCHERS

- We inform you about the system of statutory and private health insurance in Germany.
- We inform you about what to look for when choosing a health insurance company.
- We give an overview of health insurance companies.
- We help you apply for membership in a statutory health insurance company.