HEALTH INSURANCE
INFORMATION FOR VISITING RESEARCHERS (WITHOUT A WORK CONTRACT)

Scientists who are not employed in Germany and who have not previously had statutory health insurance in Germany or 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 the same 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 products that are mostly tailored to international researchers.

Please note:

• Many insurance companies offer a number of different tariffs. At 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.

Health insurance companies that are known to us (this list is not exhaustive)

• Care Concept AG
• DAAD group insurance
• Educare 24 | Dr. Walter GmbH
• HanseMerkur Reiseversicherung AG - Daniel Weist office
• International HealthCare Company - IHC Company S.A.
• Mawista
• UNION insurance service

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.