

Health insurance for scholarship holders, self-funding researchers and doctoral candidates* from outside the EU/EEA

If you come to Leipzig with your own funding or a scholarship and/or if you are a non-EU/EEA doctoral candidate coming to Germany for the first time, there are some things to consider with regard to health insurance.

If you have an employment contract here or if you are an international doctoral candidate and have been covered by statutory health insurance from any EU-country at some point in the past, then you can take out insurance with [any statutory health insurance fund](#) (you are free to choose which one).

New regulations in the context of the amendment to the Skilled Workers Immigration Act (Fachkräfteeinwanderungsgesetz) from March 2024

The new provision in Section 9(1)(6) opens up a voluntary right of accession for researcher **who hold a residence permit for the purpose of research in accordance with Section 18d of the Residence Act**. The possibility of insuring oneself against illness is not limited to private health insurance. The right of accession enables scientists from third countries to join the statutory health insurance scheme, even if they do not take up employment in Germany that is subject to social security. **This means that researchers will be able to choose between voluntary and private health insurance** effective from March 2024.

Membership must be declared within a period of three months after taking up residence in Germany. Voluntary membership in the statutory health insurance scheme is accompanied by an obligation to be insured in the social care insurance scheme in accordance with Section 20 (3) of the Eleventh Book of the German Social Code. There is an obligation to be insured under the social long-term care insurance scheme.

All other scholarship holders with residence permits in accordance with **Section 16b of the Residence Act (study)**, only have the option of taking out private health insurance in Germany. If at all possible, we advise you to bring full health insurance (not travel or emergency insurance) from your home country which also covers medical care in Germany for the duration of your stay.

If this is not possible (many countries do not offer full private health insurance for a long stay abroad), you have different options:

"Substitutive" and alternative health insurance

The [EURAXESS](#) website also offers information and useful links for private and statutory health insurance companies

Inexpensive private health insurance plans without the possibility to include all pre-existing conditions or preventive medical check-ups

such as: [CARE COLLEGE \(CONCEPT\)](#) (maximum admission age 40, maximum period 60 months) or

[Provisit science](#) (maximum admission age 59, maximum period 60 months)

Provisit Science is a substitutive private health insurance for visiting academics, PhDs and visiting scientists in Germany. It offers comprehensive health insurance coverage at an affordable price. If you are a scholarship holder, visiting scientist, or postdoc, receiving funding, whether from the German Academic Exchange Service (DAAD), the Max Planck Institute or another institution, Provisit Science could be an option for you. As a private health insurance policyholder, you purchase insurance with or without long-term care insurance based on the requirements of your program, university, organization or immigration authority

In any case, please read the insurance conditions and exclusion criteria very carefully.

DAAD group insurance with coverage of pre-existing conditions for scholarship holders at partner organisations of the DAAD (e.g. University of Leipzig, HTWK)

If you are a scholarship holder at a partner organisation of the DAAD, it is possible to insure yourself with the [DAAD's group insurance for DAAD partner universities](#), which includes not only health insurance but also liability and accident insurance. It offers the advantage that persons over 55 years of age can also be accepted and that it can cover other chronic pre-existing conditions (excluding HIV, cancer, kidney failure, blood disease or multiple sclerosis). **There is no obligation to perform for delivery within a period of 8 months following the inception date. The obligation to perform applies to deliveries taking place 9 months after the inception date and beyond.**

How to register for the DAAD health insurance (at Continentale)

- Go to <https://www.daad.de/en/>
- Click on “Information for foreigners” > [“Health insurance”](https://www.daad.de/deutschland/nach-deutschland/bewerbung/en/58221-health-insurance/) (https://www.daad.de/deutschland/nach-deutschland/bewerbung/en/58221-health-insurance/)
- [Terms and conditions](https://static.daad.de/media/daad_de/pdfs_nicht_barrierefrei/in-deutschland-studieren-forschen-lehren/790_2023-01-01_daad_merkblatt_tarif_790-d_extern.pdf) (https://static.daad.de/media/daad_de/pdfs_nicht_barrierefrei/in-deutschland-studieren-forschen-lehren/790_2023-01-01_daad_merkblatt_tarif_790-d_extern.pdf)
- Click on: [“click here to apply for insurance via the DAAD portal”](https://www.meindaad.de/en/) (https://www.meindaad.de/en/)
- Click on “register” to register at the DAAD portal (https://www.meindaad.de/en/)

Full private health insurance for people with chronic diseases (only for scholarship holders of Alexander von Humboldt Foundation and Max Planck Institute)

If you suffer from chronic pre-existing conditions including the five diseases which are excluded by the DAAD insurance, please contact the International Health Care Company and ask for an individual offer at the [FlexMed Global Impat Tarif](#).

Please note: If you are a scholarship holder without a Humboldt/ Max-Planck scholarship and have a chronic or pre-existing disease not covered by the DAAD group health insurance, please contact your research institute for individual consultation/help.

Legal notice and disclaimer

This flyer containing information about **health insurance for scholarship holders, self-funding researchers and doctoral candidates from outside the EU/EEA** has been compiled as part of the joint project [“Willkommen in Leipzig/Welcome to Leipzig”](#). Dr Annemone Fabricius, Linda Kaule ([Welcome Centre, Leipzig University International Centre](#))

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