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Health Insurance in Visa Procedures

Persons who wish to enter Germany for the purpose of family reunification, to take up employment or to study need permanent private health insurance cover comparable to the provisions of SGB V upon entry, unless statutory health insurance cover already exists. This health insurance cover must include the benefits to which persons with statutory health insurance are entitled under § 11 paras. 1 - 3 SGB V (German Social Law). The insurance contract must be unlimited in time and must not contain any expiry or expiration clause with regard to a certain age, the cessation of an activity, a change in the purpose of residence or the loss of a legal residence status. This health insurance cover must include the benefits to which legally insured persons are entitled according to § 11 para. 1 - 3 SGB V.

Travel health insurance or the European Health Insurance Card of another member state is **not sufficient** as proof of sufficient health insurance coverage.

In the case of **family reunification**, proof can be provided by presenting the health insurance policy of the family member for whom the reunification is taking place and a letter from the health insurance company stating that the person entering the country will be included in the family insurance upon entry.

In the case of **gainful employment**, insurance cover must be guaranteed at the start of the employment contract. In this case, proof can also be provided by a letter from the health insurance company stating that the person entering the country is covered by the employer's health insurance from the time of entry or commencement of work.

In the case of **students**, either the proof of the university that enrolment has already taken place or proof of health insurance coverage must be provided. For students, there are corresponding offers from statutory health insurance companies.

Information on German statutory health insurance as well as on how to change to German statutory health insurance from Swedish health insurance can be found in German at <https://www.krankenkassen.de/meine-krankenkasse/krankenversicherung-eu/>.

Please note that the validity of the visa can only begin on the day for which you can provide proof that you have sufficient health insurance cover in Germany.