

Health insurance for asylum seekers in Germany

As a rule, refugees have no health insurance coverage when they come to Germany. Even if they have been given temporary permission to stay or had their deportation suspended, refugees are not granted immediate and unlimited access to the usual insurance system. Only after they have lived in Germany for four years are they entitled to all the benefits that German citizens receive.

Patient care is regulated by the social welfare law for asylum seekers (*Asylbewerberleistungsgesetz § 4 AsylbLG, § 6 AsylbLG*). According to this law, people with a suspension of deportation and asylum seekers with a temporary permit to stay or who are going through the asylum process can access the following benefits in the first four years of living in Germany:

Please note

- Medical treatment and attention, dental treatment and other necessary services in cases of acute and painful illnesses or illnesses requiring acute treatment
- Provision of dentures if there is an urgent necessity
- Medical care necessary for pregnancy and birth: medical care at a doctor's surgery and in the hospital, all medical check-ups necessary for mother and child, assistance from a midwife, medication and treatments.
- "Other" medical services which are "essential for safeguarding health", e.g.: Additional costs arising from a specific diet required for a particular medical condition, rehabilitation, psychotherapy

People with no residence permit have no entitlement to health insurance coverage. Exceptions: Unavoidable emergency treatment given in a hospital. In such cases, the doctors are under an obligation to exercise discretion, meaning that no information about the patient's whereabouts can be disclosed.

Applying for a certificate of illness

An asylum seeker requiring medical treatment in their first four years of residence in Germany cannot simply go to a doctor. In most cases, the person concerned needs to apply for a so-called certificate of illness at the appropriate social welfare office. It is advisable to be well-prepared for the appointment. Ideally, the following should be prepared.

Health insurance for asylum seekers in Germany

Checklist: How to receive medical treatment

- ✓ Get a report or certificate, for example written confirmation from the school stating that your child needs a hearing aid.
- ✓ Try to put together clear arguments supporting your case for treatment. For example, not being granted dentures will have a detrimental effect on your health (pain relief will be necessary, other teeth will suffer etc.).
- ✓ Appeal if your claim is rejected. Then your request will have to be checked again.
- ✓ If you are unsure, consult an expert. A good place to go is your local refugee association.

Eligibility criteria for health insurance after four years

If benefits have already been drawn for four years according to the social welfare law for asylum seekers, people granted asylum are then entitled to benefits according to § 2 AsylbLG. This means: The people concerned are entitled to statutory health insurance to the same extent as German citizens. The people concerned receive an insurance card and then can simply go to the doctors. The social services take care of the application for the insurance card and payment of the benefits. *Please note: There is no automatic eligibility for care services. This benefit has to first be approved by social services.*

2/2

Source: 1A User portal → www.1averbraucherportal.de

Further information on insurance and medical provision

- www.1averbraucherportal.de/versicherung/krankenversicherung/international
- www.1averbraucherportal.de/versicherung/krankenversicherung/nichtversicherte
- www.1averbraucherportal.de/versicherung/private-krankenversicherung
- www.1averbraucherportal.de/versicherung/gesetzliche-krankenversicherung