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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 par. 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.

Depending on the insurance conditions, a travel health insurance might not prove sufficient coverage. In addition, a so-called "incoming insurance" may exclude insurance cover if you intend a long-term or permanent stay. It is your responsibility to prove (if necessary by highlighting the relevant section of the insurance conditions or by submitting a confirmation from the insurer) that the insurance cover is also granted if you are planning to stay in Germany for a longer period.

A European Health Insurance Card (EHIC) can be accepted as proof of your health insurance cover. You can find more information in English about the EHIC here:

<https://www.vmnvd.gov.lv/en/european-health-insurance-card-ehic>.

In case of **family reunification**, you can provide proof by presenting the health insurance policy of the family member with 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 entering Germany.

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

With a Vander Elst visa, the insurance coverage must cover the entire stay in Germany.

**Students** must provide either proof of the university that enrolment has already taken place or proof of health insurance cover. Statutory health insurance companies provide respective offers.

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

The period of validity of the insurance coverage should in principle cover the period of validity of the visa. However, this is only necessary until you can prove that you are insured elsewhere in Germany.

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.