

## What is voluntary insurance?

→ Voluntary insurance is additional insurance in the statutory health insurance.

For this, you must have previously been legally insured in Germany or another EU country and fulfil **all** of the following points:

- You apply within three months after the end of your old insurance and
- You fulfil the pre-insurance periods if you were
  - continuously insured 12 months before the end of your insurance or
  - you were insured at least 24 months in the last five years.

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**Note:** Your insurance period in another EU country also applies. Your EU health insurance company will issue the **Form E104/S041** to prove it. Alternatively, a German health insurance company can request the form directly from your health insurance company in your country of origin.

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**Example:** Ms. I is an Italian citizen. She has been insured with the statutory health insurance in Italy for the last two years. As she moves her place of residence to Germany, this insurance ends. She applies for voluntary insurance with a statutory health insurance company in Germany two months after her Italian insurance ends. The Italian insurance company will issue her the Form E104/S041. She will continue to be insured in Germany after the old insurance ends.

## How can I obtain health insurance?

You can apply to a statutory health insurance company of your choice

- on admission as part of an insurance obligation or
- a voluntary insurance.

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**Note:** You need a membership certificate from the health insurance company to be insured for employment subject to social security contributions or for receipt of Unemployment benefit II.

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The Federal Government Commissioner  
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Office for the Equal Treatment of EU Workers

## Access to statutory health insurance

An overview of health care  
for EU citizens



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Access to the health system is an important issue. In Germany, health insurance is compulsory. As it is not always easy to find your way around, a number of flyers should provide you with initial assistance:

<https://www.eu-gleichbehandlungsstelle.de/advice-centre-search>

For more information on health care and a list of health insurance clearing locations, visit:

<https://www.eu-gleichbehandlungsstelle.de/publikationen>

You can find a Migration advice centre near you here:

<https://www.eu-gleichbehandlungsstelle.de/health>

## What does compulsory insurance mean in statutory health insurance?

→ In Germany compulsory health insurance applies: If you have your place of residence or the centre of your life in Germany, you have to take out either statutory or private health insurance.

Access to statutory health insurance is either mandatory via an existing insurance obligation or via a voluntary insurance.

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**Note:** If you are obligated to take out insurance, statutory health insurance automatically comes into force - even without your knowledge! Then, under certain circumstances, contribution debts may arise.

**There is a statutory insurance requirement, for example if you**

- pursue a job that is subject to social security contributions or vocational training,
- study or
- receive Unemployment benefit I or II.

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**Note:** If you have a “mini job” (marginal employment), you can be legally required to take out insurance through the “fallback insurance”.

## What is “fallback insurance”?

For the “fallback” insurance, the “fallback” insurance obligation must exist. For this, you must fulfil **all** of the following points:

- Your last health insurance in Germany or another EU country was statutory or you have never been insured
- You currently have no other health insurance and
- As an EU citizen, you have the right to freedom of movement.

Freedom of movement means that you can move freely anywhere in the EU and stay for at least three months. After three months, further requirements must be met. Examples of these are:

- You work in Germany or are doing vocational training.
- You are looking for a job.
- You have family members with the right to freedom of movement in Germany.

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**Note:** There are other reasons for a right of freedom of movement. If in doubt, go to an Advice centre to find out more



**Example:** Ms. B is a Bulgarian national and has never been insured in Bulgaria. She moves to Germany to look for work. She registers as unemployed at the Employment agency and registers her address. She selects a statutory health insurance company and makes the application for membership. By means of the “fallback insurance obligation”, she has been legally insured for health retrospectively since the day of registration and is liable to pay contributions.

## Who is excluded from the “fallback insurance”?

The “fallback insurance” is not possible if

- You were privately insured until now or are currently or
- You are self-employed **and** have never been health insured.



**Example:** Mr. F is a French citizen. He moves to Germany because his wife lives here. He was previously privately insured in France. He submits an application for membership with a statutory health insurance company. This refuses because he was privately insured until now. However, he can have family insurance checked through his wife.

