



**Note:** Once you have been legally insured, the health insurer cannot simply terminate your insurance. Should this happen even so, seek help from the clearing location.

## What are bridging benefits?

Bridging benefits are benefits from the Social welfare office that you can apply for if you do not have sufficient income to live on and are not entitled to Unemployment benefit I or II. Bridging benefits are intended to prepare for departure from Germany and are paid for a maximum of one month.



**Note:** In acute emergencies, you must be granted bridging benefits for more than a month in the event of hardship. Regarding this, please contact an Advice centre.

You should apply for bridging benefits if you are seriously ill or in need of care and are therefore unable to leave the country. An application can also be meaningful in the case of an inpatient hospital stay.



**Example:** Mr. U is a Hungarian citizen. He has lived in Germany for more than four years and no longer has any contact with Hungary. He has addictions. Mr U has recently been in acute need of care and assistance and has a legal guardian. The guardian applies for bridging benefits in case of hardship. Due to the need for help and the inability to travel of Mr U, the Social welfare office grants bridging benefits for more than a month. These include, in particular, accommodation costs and help with health and personal care.

## Imprint

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The Federal Government Commissioner for Migration, Refugees and Integration  
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# Persons without insurance cover

An overview of health care for EU citizens



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Bundesarbeitsgemeinschaft



der Freien Wohlfahrtspflege

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 happens if I have no money and I am not insured?

→ Even if you have no money, you are still subject to general compulsory insurance in Germany. First find out whether you are insured in statutory health insurance.

If you have no money, you can apply for social benefits at the Job centre or Social welfare office. These service providers pay the health insurance contributions or provide health assistance.



**Note:** As an EU citizen, you can only receive social benefits under certain conditions. This depends on the type of your right of free movement that entitles you to stay. Regarding this, please contact an Advice centre.

## Where can I obtain support?

If you live in Germany and do not have health insurance or your insurance status is not clear, you can contact a health insurance clearing location. You will receive free support there to find an individual way into health insurance.

## Where can I receive medical treatment without insurance?

There are treatment options for people without health insurance. "Solidarity health care" institutions provide basic medical care outside the health insurance system. The treatment provided is confidential and free of charge.

Supportive health care is available from these institutions:

- Ärzte der Welt (open.med)  
[www.aerztederwelt.org/wem-wir-beistehen/hilfuer-patientinnen](http://www.aerztederwelt.org/wem-wir-beistehen/hilfuer-patientinnen)
- Maltese medicine for people without health insurance  
[www.malteser.de/menschen-ohne-krankenversicherung/unsere-standorte.html](http://www.malteser.de/menschen-ohne-krankenversicherung/unsere-standorte.html)
- Medinetze und Medibüros  
[www.medibueros.org](http://www.medibueros.org)

## What happens in an emergency?

→ The following applies: In the event of a medical emergency, doctors are obligated to treat you even if you do not have health insurance.

- In an acute emergency, you can go to a hospital or call an ambulance on 112.
- If you are being treated as an inpatient in a hospital and you do not have health insurance, the hospital usually contacts the Social welfare office. Talk to the hospital social services.

## How can I deal with high treatment costs?

- If your medical treatment incurs costs, you will have to pay the bill yourself.
- You should check whether it is possible to be retroactively included in health insurance in Germany or in the EU country of origin. Then you can submit the costs of the treatment there retrospectively.



**Note:** To do this, contact a health insurance clearing location.



**Example:** Mr. L is a Lithuanian citizen and has been homeless in Germany for years. Four years ago he had health insurance as an employee in Germany. Mr L does not know the current status of his health insurance. When he comes to a hospital because of an emergency, high costs are incurred. After being discharged he goes to a clearing location and contacts the old health insurance company. Since the health insurance has not yet ended the membership of Mr. L, there are debts for outstanding contributions. The costs of emergency treatment can still be settled there.

