

## Health insurance

### Stays of up to 6 months

For stays of under six months (with or without a visa) a travel health insurance is usually sufficient. Please bear in mind, however, that it must be valid in Austria and provide sufficient cover for different health issues (covering medical costs of more than 30,000 euros, including a guarantee to cover possible recovery and repatriation costs, and it must be valid for the whole duration of your stay in Austria). Travel insurance policies often have to be purchased before travelling to Austria.

### Stays of more than 6 months

Researchers and students from third countries will only get a residence title for staying for more than six months if they can provide proof of having a “health insurance covering all risks”. Travel health insurance policies are only sufficient for the period between entering Austria and taking out a “health insurance covering all risks”. In this case applicants have to provide proof of having taken out a travel health insurance (covering medical costs of more than 30,000 euros, including guarantee to cover possible recovery and repatriation costs, valid for at least three months) and they have to document the probability that they will take out a “health insurance covering all risks” after entering Austria (in case of future statutory national health insurance e.g. by means of a preliminary contract with your future employer).

The **Austrian national health insurance** (or a national health insurance of a country with which Austria has concluded a **social insurance agreement**) fulfils the requirement of a “health insurance covering all risks” (A4 form and submission of the confirmation of insurance, respectively, see below). It is, however, also possible to take out a **private health insurance policy** (see below):

### National health insurance

Austria has a good public national insurance system with regional public providers (*Gebietskrankenkassen*) in all nine federal provinces. Under certain conditions foreign national insurance carriers will cover the costs for medical treatment of acute illness in Austria. Therefore we recommend you to enquire at your health insurance provider in your home country and procure the forms that may be necessary from them before travelling to Austria. If you are a student or a visiting researcher from an EU/EEA country or Switzerland and are in possession of valid national health insurance in your home country, you may apply for a [European Health Insurance Card \(EKVK\)](#) at your health insurance provider in your home country.

In case you have a valid national health insurance in a country that has concluded a **social insurance agreement** with Austria, you have to bring along the A3 form for short stays, and the A4 form in case of stays where your primary residence ("*Hauptwohnsitz*") is in Austria.

Both forms are available from the respective national health insurance provider and can be exchanged for a confirmation of insurance at the relevant Austrian health insurance provider (Gebietskrankenkasse) that entitles you to medical treatment in Austria and can be presented at the residence authority. Social insurance agreements are currently in place with the following countries: Bosnia and Herzegovina, Macedonia, Montenegro, Serbia and Turkey.

If none of these two options is possible, **student insurance with the national health insurance carrier** may be taken out:

Degree programme students (*ordentliche Studierende*) at all universities and universities of applied sciences (*Fachhochschulen*) as well as non-degree programme students (*außerordentliche Studierende*) at University Preparation Programmes (*Vorstudienlehrgänge*) may take out **student insurance ("Studierendenselbstversicherung")** with the relevant Gebietskrankenkasse. The main requirements are residence in Austria and a confirmation of admission or continuation of your studies from the relevant higher education institution. Certain conditions (e.g. duration of studies, income limits, possibly also study breaks and changes of fields of studies), however, have to be taken into consideration. Here you can check whether or not you fulfil these requirements:

<https://www.sozialversicherung.at/expert/enb.cgi?SHOWMODE=1&WIZARD=S-STUDENTEN&TRAEGER=DEFAULT&BEREICH=SV&LAYOUT=STYLEGUIDE>

You have to take out the insurance in person with the completed [application form](#) and the necessary documents according to the online guide (see link above) with the local public Austrian insurance provider (Gebietskrankenkasse) of the university city or town. By December 31<sup>st</sup> of each year you have to submit a valid confirmation of the continuation of your studies (*Fortsetzungsbestätigung*) to the Gebietskrankenkasse. This has to provide proof for the entire academic year that you are entitled to continue your studies as a degree programme student (*ordentliche/r Studierende/r*) at the Austrian university (or as a non-degree programme student in a University Preparation Programme). Students insured by this type of insurance have to pay an insurance fee of **EUR 59.57** [as in 2019] per month.

If you do not fulfil the conditions for student insurance, you can nevertheless take out insurance with the relevant Gebietskrankenkasse. In this case the monthly premium is **EUR 427.07** [as in 2019] but it may be reduced for economic reasons upon application. With this type of insurance, however, a waiting period of six months applies: this means that the insurance provider will only cover medical treatment after you have paid premiums for at least six months. (Exception: previous insurance periods within the European Union that are credited towards your health insurance). Therefore in most cases this option does not qualify as "health insurance covering all risks".

In case of **employment** [unselbständige Erwerbstätigkeit] the employer has to register the employee for national insurance with the Gebietskrankenkasse. If the salary exceeds a certain minimum ([Geringfügigkeitsgrenze] – **EUR 446.81** per month; as in 2019), the employee will also be covered by health insurance (statutory insurance).

In case of **self-employment** (selbständige Erwerbstätigkeit) (contract for work and labour – [Werkvertrag]) the self-employed person has to register with national insurance him/herself if the amount they earn exceeds the limit below which insurance is not compulsory.

Once registration has been successfully completed the competent Gebietskrankenkasse will automatically send you a health insurance card (**e-card**) by post. You may use the e-card with all doctors holding a contract with the Gebietskrankenkasse and in most hospitals. Medical treatments will be paid directly by the Gebietskrankenkasse when you present your e-card to the doctor or hospital. Prescription medicines are available from pharmacies; the costs of these are **EUR 6.10** [as in 2019] (prescription fee [Rezeptgebühr]) per medicine prescribed by your doctor. Please note that an e-card is not necessarily equipped with a European Health Insurance Card (EKVK) function that allows using it in the EU/EEA region. You will find further information here:

[www.chipkarte.at](http://www.chipkarte.at)

Spouses and partners in a civil union may be insured with the Gebietskrankenkasse against payment of an additional contribution; children may be included in their parents' insurance with the Gebietskrankenkasse free of charge. Further information is available from the local insurance carriers [Gebietskrankenkassen].

### Private health insurance

Finally, it is also possible to take out private health insurance. The benefits of a private health insurance "covering all risks" must "essentially" correspond to those of the national health insurance and not considerably differ from it. It is essential that the insurance does **not have any waiting periods, cost caps or exclude certain risks**. Moreover, the insurance must **pay for medical treatment in Austria directly**. To be recognised by the residence authorities as a "health insurance covering all risks" the relevant insurance company must provide a written statement confirming that the insurance fulfils these requirements in addition to the insurance policy. Some insurance companies provide insurance products that are accepted by the authorities, e.g. [www.feelsafe.at](http://www.feelsafe.at).