Continued insurance cover

Continued insurance cover comes into effect if your mandatory insurance or family insurance policy expires and you hold no other form of health insurance. This allows the AOK to ensure you are always fully covered under our health insurance scheme. This is stipulated in Section 188(4) in Volume V of the German Social Insurance Code (SGB V).

What exactly is 'continued insurance cover'?
The purpose of continued insurance cover is to guarantee ongoing healthcare protection for all insurance policy holders. Once an individual requests exemption from mandatory insurance cover or if their family insurance policy expires, their current health insurance policy will automatically switch to the obligatory continued insurance cover on the following day.

Your mandatory health insurance cover may end if:

- you become unemployed
- you stop receiving sickness allowance
- you stop receiving unemployment benefit.

A family insurance policy may end if, for example, you reach a certain age limit.

To receive continued insurance cover, you do not need a written declaration of enrolment or evidence of previous insurance cover. Even if you have only been a member of the AOK for a relatively short period, it is still possible to continue your policy with us. Continued insurance cover also guarantees ongoing long-term social care insurance.

When does continued insurance cover not apply?
Mandatory continued insurance cover does not apply if, following the end of compulsory insurance cover or of a family insurance policy:

- you are still eligible for family insurance policy cover, or
- in the case of illness, you can prove that you will be covered by another insurer and this policy starts as soon as the previous insurance cover ends, or
- in the case of illness, you will still receive uninterrupted cover from another insurance provider that will take effect no later than one month after your mandatory cover ends.

However, you must inform the AOK that you wish to terminate your policy within two weeks of receiving the relevant information and provide evidence that you are still covered by another insurer by presenting the relevant documentation.

If you wish to cancel your health insurance policy, please note that re-registering for statutory health insurance
• may only be possible under certain conditions if applicants are over 55 years of age (Section 6(3a) Book V of the German Social Code).
• is not possible for recipients of unemployment benefit II if the applicant was last insured through a private insurer (Section 5(5a) Book V of the German Social Code).
• could be refused to those applying for a pension if the pensioner in question cannot provide evidence of prior health insurance cover.

What happens if you move abroad?
It may still be possible for you to retain your continued insurance cover when you relocate to another country. We can advise you on specific issues concerning a move abroad.

If you move aboard permanently, the following documents can be presented as supporting evidence:

- de-registration certificate issued by a German registry office
- registration certificate issued by your new country of residence
- contract proving employment in your new country of residence
- proof that you have registered as self-employed and will be working in your new country of residence
- evidence that you are receiving social benefits from your new country of residence.

If you do return to Germany, you will not be eligible to receive continued insurance cover. You may, under certain circumstances, be able to take out a voluntary insurance policy with the AOK.

Taking out a voluntary insurance policy with the AOK
If you do not meet the requirements for continued insurance cover, you may be able to register for voluntary cover with the AOK if you have previously been insured during certain periods and your application is received within three months of your mandatory cover being suspended/your family insurance cover ending.

Get advice from the AOK
If you wish to ensure your continued health insurance cover with the AOK, we will be happy to advise you either by phone or in person in one of our branches.