

Insurance coverage in Turkey – Minimum requirements for Erasmus students

Dear colleagues,

Erasmus students coming to Turkey have had a residence permit issue during last academic semester, due to the fact that there has been a brand new institution established to authorise residence permit for non Turkish citizens.

Unfortunately at the beginning, the legal documents identified a person as “permanent residence” if they are staying in Turkey more than 3 months – the category also included the Erasmus students. Because of this description, Erasmus students had to have insurance coverage basically issued in Turkey. This caused a problem, since, students did not want to pay the insurance fee again if they have already insurance coverage which is perfectly reasonable and sensible way to think.

After a long “battle” between relevant authorities, I am pleased to inform you that we have finally reached a happy ending:

Erasmus students are regarded as temporary residence in Turkey and they can apply for their residence permit with their insurance policy document even if it is issued outside of Turkey.

However, the insurance policy has to cover the following minimum content:

Minimum Policy Content

	Contracted Institutions		*Non- Contracted Institutions	
	Annual Minimum Limit	Contributions	Annual Minimum Limit	Contributions
Outpatient Diagnosis Treatment	2.000. -TL	Insured : % 40 Company : % 60	2.000.-TL	Insured : % 40 Company : % 60
Inpatient Diagnosis Treatment	Unlimited	Insured : % 0 Company : % 100	20.000.-TL	Insured : % 20 Company : % 80

***Non- Contracted Institutions:** Institutions (hospitals, physicians’ offices, and the other health institutions.) do not have an agreement with the insurer.

This means that when the Erasmus students are coming to Turkey and have an insurance policy document, the document contain the above information and the coverage should provide the above minimum conditions.

When the students are coming to Turkey to study purpose, the Turkish HEIs are willing to translate the document into Turkish and it will not cost anything for the students. However, if the students are coming for a traineeship at a company, the student then has to get it translated into Turkish by a notary in Turkey.

The new Circular has now been issued by the Treasury Undersecretary on the subject as follows:

“Article 2- (1) Beneficiaries of Erasmus Plus may submit their insurance certificate which was issued by a foreign company in order to apply for a residence permit.

(2) In the case of above, the insurance certificate issued by a foreign company should cover the minimum criteria which were defined at 9/2014 Circular dated on 6/6/2014.

(3) The insurance certificate issued by a foreign company should be translated into Turkish by a notary.

(4) However, in the case of host Turkish higher education institutions authorise that the insurance certificate issued by a foreign company is in line with the minimum requirement stated above, the notary translation is not necessary.”

I would be extremely grateful if you could share this information among your HEIs so that they will inform their students accordingly.

Kindest regards,

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