

Abstract

The Impact of Age-Restricted Access to Public Health Insurance for Non-EU/EEA Students with Pre-existing Conditions in Germany

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Non-EU/EEA students over the age of 30 studying in Germany are ineligible for statutory ("public") health insurance. Furthermore, private health insurance companies in Germany are not obligated to cover pre-existing conditions. This thesis investigates the implications of these policies on Non-EU/EEA 30+ students with pre-existing conditions (N30SPEC) through semi-structured interviews and thematic analysis. The findings reveal moderate to severe negative impacts on the mental and physical health and finances of N30SPEC, as well as a non-German EU student. Conversely, those with statutory health insurance access reported better healthcare access, but faced higher premiums. The study argues that these policies violate the right to health as outlined in the German Constitution and various international treaties.

Key words: pre-existing conditions, international students, health insurance, age discrimination, selection bias, right to health, Germany, age 30+