

**DISCLAIMER:** The below information is taken from the [FAQs](#) of the [Social Security Institution's](#) (SGK) website as of January 25, 2012.

### **FAQS on General Health Insurance**

#### **1- What are the changes in the implementation of General Health Insurance as of January 1, 2012?**

One of the fundamental requirements of the General Health Insurance is to have a residency in Turkey.

Effective January 1, 2012, general health insurance became compulsory. According to this new implementation, those who reside in Turkey are included in the compulsory general health insurance except prisoners, soldiers, students at non-commissioned officer school, those who are holders of social insurance in a foreign country and their health expenses are covered in a contracting state, ... foreigners who don't reside in Turkey continuously for more than a year.

## **Foreigners living in Turkey**

#### **44- What will happen with the foreigners who reside in Turkey more than one year but don't have the right to receive health benefits from their own countries?**

The foreigners who have resided in Turkey continuously for a year, and who are not health insurance holders under legislation of a foreign country, the foreigner is considered to be a holder of General Health Insurance by law (60/d) starting from the completion of the above mentioned time frame. Thus, those foreigners can register with the General Health Insurance within one month of the completion of one year continuous residency period in Turkey at their nearest Social Security Provincial Directorate Office.

Their income will be considered twice as much of the Turkish minimum wage amount and they will be required to pay premiums over this amount.

#### **45- How will the British citizens, who have a residency permit in Turkey for more than a year and who are retired and has insurance from their own country, benefit from the health services in Turkey?**

Provided that the British citizens reside in Turkey for more than a year, as they aren't able to receive health coverage while in Turkey although they are retired/insured in their own country, in accordance with law 5510 (article 60/d) they can be a holder of general health insurance based on their application.

#### **46- Can a woman, who married a Turkish man but hasn't become a Turkish citizen as she hasn't completed the three year requirement, benefit from her husband's health insurance?**

By law such an individual can be included in her husband's general health insurance provided that she has a residency permit.

#### **47- What will be the situation of the foreigners who have a residency permit in Turkey, but who aren't insured but have private health insurance?**

The foreigners, who have resided in Turkey continuously for a year, and who are not health insurance holders under legislation of a foreign country, can register with a general health insurance entrance notification at their nearest Social Security Provincial Directorate Office within one month of the completion of one year continuous residency period in Turkey. Those who don't register within this time frame are subject to an administrative fine equal to the national gross minimum wage. If these individuals have a private health insurance, this wouldn't prevent them from having general health insurance.

**48- Will the foreigners living in Turkey for more than a year who aren't insurance holders under the legislation of a foreign country apply for an income test at the social assistance and solidarity foundations?**

The right to apply for an income test is given to Turkish citizens who are holders of General Health Insurance by law (60/d). Foreigners who live in Turkey with a residency permit don't have the right to apply for an income test.