Health Insurance

Dear students,

This information note has been written to inform you about the health insurance rights you will have during your study in Turkey.

General Health System in Turkey

- First of all, there are two types of hospitals in Turkey: the first one is private hospitals and the other is state hospitals. Private hospitals provide high level, detailed and personal service according to your needs. Processes are faster but payments are more expensive.

The state hospitals are more preferred because they are cheaper but it can take a long time to get an appointment and you can wait in long lines. You can find good doctors like in private hospitals, but there is not detailed or personal service.

- There are two types of health insurance: the first is private health insurance. The second is General Health Insurance - GHI/GSS/SGK (it has several abbreviations), which is a state-funded insurance. Private health insurances can be used in the private hospitals only and are limited. Their limit decreases in each process that you have at the hospital. It may not cover all costs depending its type. It can be used for processes that meet its benefit table and limits. It may not be used in every hospital because the company to which the private health insurance is affiliated must have an agreement with the relevant hospital. The prices of hospitals you go to (especially Acıbadem, Emsey Hospitals etc.) can be high and they can decrease your insurance limits quickly.

On the other hand, general health insurance is used in state hospitals and the numbers you pay here are very cheap. In addition, general health insurance may or may not be valid in some private hospitals, or its validity can be very low and you may be asked to pay some additional payments there. General Health Insurance allows you to benefit from public hospitals mainly.
As Sabancı University full-time international students, you have the right to benefit both of the insurances. The first of these is Aksigorta, which is automatically given by the university after your registration and it is a private health insurance. As university, we provide this private health insurance free for you, but it has limits.

The second is **General Health Insurance/GHI/GSS (SGK in Turkish)**, which is a state-funded health insurance system and provided by the Turkish government as we mentioned above. You have to apply for it after you obtain your residence permit card number. You will find the details about it below.

1. **Aksigorta**
   - It is a private health insurance provided by Sabancı University for all full-time students.
   - You do not need to make any payment in order to have it. It is free for Sabancı University full-time students.
   - Exchange program students cannot benefit from Aksigorta. They need to get private health insurance or if there is a health insurance agreement between their country and Turkey, they can use it by activating.
   - It is renewed annually due to your continuation of your studies.
   - It has basic coverage and you can see the benefit table for 2023-2024 [here](#).
   - It has limits. So, the limit will decrease due to your processes at the hospital.
   - It can be used for residence permit purposes.

2. **Governmental Health Insurance (General Health Insurance/GHI/GSS) or SGK in Turkish**
   - It is state-funded health insurance.
   - It is available for international students who obtain a residence permit card and who are registered to a university in Turkey.
   - In order to have GHI, you need to apply to the Social Security City Directorate or to the Social Security Center (SGM) of the district in which the student resides within **3 months following your university registration** (first registration to the university) and after receiving
your foreign national ID number. (If you do not apply within this period, you will not have the chance to apply to GHI again) For the 2023 year, the annual GHI premium is around 4800 TL (approximately 200 Dollars annually in 2024).

- **Students who do not apply for the GHI within the 3-month legal period for the application cannot benefit from this right later. Thus, students are strongly advised to have this procedure.**
- Exchange program students cannot benefit from GHI. They need to get private health insurance or if there is a health insurance agreement between their country and Turkey, they can use it by activating it.
- The list of the Social Security Centers (SGMs) in Istanbul is available here.

**How to apply for it:**

- Inform the Student Resources about your foreign ID number (residence permit card number) so that they can update your information on the YÖK system.
- Visit the nearest PTT Office and get an e-devlet password (You have to be there physically.)
- Visit www.turkiye.gov.tr and log in with your foreign ID number and e-devlet password
- Search for "Yabancı Uyruklu Öğrencilerin GSS Başvurusu ve Takibi" and then click "başvuru yap" (apply) link
- After your application, wait for 2-3 days and visit the same page to check your application status and make sure that it is approved
- Visit https://www.turkiye.gov.tr/sosyal-guvenlik-sosyal-guvenlik-kurumu-kart-ile-prim-odeme-uylulamas , login with your e-devlet password, select "Diğer Tahsilatlar"-"GSS Prim" and enter your foreign ID number that starts with 99-98 and then make the payment online
- After 30 days following your payment, visit https://www.turkiye.gov.tr/spas-mustahaklik-sorgulama and get a proof document (müstehaklık). The document should state "Müstehaktır, provizyon alabilir."
- You can visit the İstanbul Immigration Office and submit this document along with a petition stating you applied for General Health Insurance with your residence permit. You do not need to take an appointment to submit it.
Students who do not apply for the GSS within the 3-month legal period for the application cannot benefit from this right afterward. Therefore, students are strongly advised not to ignore this procedure. If you change your program or your program level (e.g. from undergraduate to master’s) you have the right to apply again.

Please note that all students have to have a valid health insurance during their stay in Turkey. You can use the ones stated above. If you have a private health insurance on your own apart from Aksigorta, if your health insurance expires, you have to renew your health insurance in order to use for your residence permit card applications. Also, you have to be careful about its validity for the residency purposes.

*Since the mentioned processes are managed and regulated by state bodies such as the Ministry of Health and the Ministry of Internal Affairs, the practices are open to change.*