

Due to legal modifications, the terms and conditions need to be updated. HALLESCHE uses this to improve their performance practice.

Legal amendments

1. Law to amendment of insurance-legal regulations
 - Reference demand of the scope of services of cost-intensive curative treatments of more than € 2,000 within 4 weeks or 2 weeks at urgency.
 - Right of access to reports / statements, which were demanded by the insurance company for performance test.
 - Prolongation of the cancellation period to two months after a premium adaption.
 - Cancellations of contracts, which fulfill the obligation to the (insurance of) health insurance, are only effective after submission of a proof of a follow-up insurance within 2 months after the cancellation request
 - The right of conversion into an equal insurance cover was improved partially

2. Initiation of the tariff for distresses
 - In the impat tariffs the officially required (by law...?) default action changes due to the initiation of the tariff for distresses

Clarification of performance practice

Additionally to the legal modifications HALLESCHE will also improve the performance practice:

- If parents-to-be fill in an application for Co-insurance for their baby at the latest until 20th week of pregnancy, it will also be possible to insure a premature baby without the 3 months waiting period.
- You can now make use of social pediatric centers (special facilities for children).
- The insurer will agree to a prolongation of the contract for further 3 weeks because of a follow-up treatment in case it is medically necessary. The same handling will be in case the treatments will start later than 28 days after the hospitalization.
- Drying out provisions don't need to be agreed from the insurer's side in advance.

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