

Health Insurance



A health insurance policy serves as a **safeguard** so that you won't have to pay for the costs of medical treatment and medicines in the event of an illness or accident.

It is **obligatory** in Germany. It is not possible to enrol at a German university without a German health insurance or one that is recognised in Germany.

If you want to **study** or do an **internship** in Germany, or if you want to attend a **language course** or **preparatory college (Studienkolleg)**, you need health insurance. Health insurance is obligatory for all people in Germany even after they have graduated.



Insurance abroad

Since Germany has social security agreements with other countries, the **public (statutory) health insurance** of many international students for medically necessary (emergency) treatments could apply during the stay in Germany. If your country has such an agreement

with Germany your insurance can be recognised by any public health insurance in Germany. In some cases **private health insurance** from other countries might be recognised in Germany as well.

Please note: German health insurance is obligatory in case you want to take up an internship, a student part-time job or a so-called Mini-Job.

Insurance in Germany

If you do not already have health insurance that is recognised in Germany, you have to get health insurance from a German insurance provider. You can choose between **public (statutory)** and **private health insurance**. You are bound to your choice of insurance for the entire duration of your studies and cannot switch from one to the other system once you are enrolled. There is a wide choice of public health insurance providers in Germany and the basic coverage is always the same.

The **family insurance** of the public health insurances is the most favourable solution for students. If parents or spouses are insured in the public health insurance, you can also be insured there during your studies and no extra fees will be charged. This can usually be used up to the **age of 25** and might not be applicable if you work while studying.

The public health insurance providers in Germany are obliged to offer students a lower rate until the **age of 29** or until the end of the 14th semester. The **tariff for students** is on average about **115 EUR/ month**.

Students who reach the **age of 30** during their studies in Germany and have not previously been insured at the student tariff for at least 12 months can no longer insure themselves at the student tariff. In this case a **voluntary insurance with a public health insurance** would be an option.

Health Insurance

What



However, the regular rate of a public health insurance is significantly higher than the **student tariff of a private health insurance**. In this case, a private health insurance might be the better choice.

Please note: If you opt for a private health insurance, make sure that the insurance covers the entire period of your studies.

If case you already have public or private health insurance in your home country, your insurance company in your respective country of origin will inform you about the procedure for recognition of your insurance in Germany, insofar as this should be possible.

A list of the various public and private health insurance companies can be found at www.krankenkassen.de (This website is only available in German language. Please use a translator tool.). Usually, you can get your health insurance policy easily online directly with the insurance company.



Public insurance companies are for example [AOK](#), [TK](#), [Barmer](#), [DAK](#), etc.

Private insurance companies are for example [DR-WALTER](#), [AXA](#), [DKV](#), [HanseMerkur](#), [Allianz](#), [Mawista](#), etc.

Since there is an **obligation for a statutory (public) health insurance** in Germany, all those who have another insurance which is recognised in Germany need to get an **exemption from the statutory insurance obligation**. This exemption is issued by any public health insurance in Germany upon presentation of your valid health insurance policy documents.

Depending on the type of your insurance, the following **documents** are required for **enrolment** at UE:

- A confirmation of insurance for enrolment at a university for those with a public student health insurance, public family health insurance or public voluntary health insurance of any German public health insurance company. The insurance card is not sufficient
- or**
- An exemption from the statutory insurance obligation **and** a confirmation of insurance for enrolment at a university for those with a private German health insurance or a foreign health insurance which is recognised in Germany. The insurance card is not sufficient.

Please note: You cannot enrol at a university if you have got a **travel health insurance** only. This type of insurance is only valid for the trip to Germany and the first days in Germany until the day of enrolment. If you have got a travel health insurance in order to get your student visa, this travel health insurance has to have a **minimum coverage of 30,000 EUR** as per the requirements of the German embassy.