

## Information Sheet: German Health Insurance for Students

Students attending a German university must have statutory or private health insurance as well as nursing care insurance. Students who do not comply with the requirements for public family insurance need to insure themselves in an own health insurance for students.

### Please note:

- Every person in Germany is **obligated to have health insurance**.
- In order to enrol in a university, current health insurance is required and **proof must be presented**.
- **Enrolment without proof of health insurance is not possible**.

## Fees for student health insurance (as of 2015)

Fees for Statutory Health Insurance for foreigners equal at all German statutory insurance funds

	Health insurance (on average)	Nursing insurance	Total (on average) <sup>1</sup>
Student without child	66,38 €	15,52 €	81,90 €
Student with child	66,38 €	14,03 €	80,41 €
Degree level student (without child, from 23 years) <sup>2</sup>	105,09 €	24,75 €	129,66 €
Degree level student (with child, from 23 years) <sup>2</sup>	105,09 €	22,21 €	127,30 €

<sup>1</sup> Source: The National Association of Statutory Health Insurance and own calculations

<sup>2</sup> Requirements for the above-mentioned fees in special tariffs:

- continuous preparation for study goal (e.g. degree)
- monthly income does not exceed the amount of € 898.20
- duration: until final examination, maximum six months after termination of health insurance for students

## Fees for Private Health Insurance (as of 2015)

During the first 18 months in Germany, foreign students can choose a temporary private insurance from around € 30 per month. Privately insured students who have not yet reached the age of 30 often need a waiver from statutory insurance. After a waiver, the insurance in a statutory health insurance is then no longer possible during the study visit. Students should choose a provider very carefully, because there are differences when it comes to tariffs, prices, and service.

Moreover, the following factors can influence the fees for private health insurance:

- Age
- State of health
- Length of stay
- Selecting a tariff

Associations for Student Affairs of many German universities (Studentenwerk) and their local international offices provide further organisational support.

**Statutory Health Insurance:** Generally, students have the opportunity to be insured in the statutory health insurance system. This comprises the public family insurance and also the student health insurance which students pay on their own. The monthly fees for statutory health insurance equal nationwide for students.

**Private Health Insurance:** Under certain conditions students can insure themselves in a private health insurance. However, students need a waiver from the statutory insurance system in order to change to the private system. A waiver will be granted within three months after enrolment and applies for the duration of the academic studies.

**Nursing Care Insurance:** Students are also obligated to present proof of a nursing care insurance, which automatically exists through the health insurance company (statutory or private). Fees are standardised but students with children pay less.

## After expiration of student health insurance (from 30 years of age)

When reaching the age of 30 or exceedance of the 14th academic semester, the following conditions apply:

1. statutory health insurance with higher fees (minimum fee)
2. private health insurance (fees depend on factors such as age and health)

### Please note:

- Degree level students keep the students' insurance, but pay a higher fee (see table).
- **Under certain conditions the deadline can be extended.** In this case, the health insurance fund requires appropriate evidence for circumstances which extended the length of study. In such case, the student health insurance will be extended beyond the 30th birthday and/or the 14th semester.

## Foreign students

In terms of enrolment in Germany, special conditions apply to foreign students: EU citizens (nationals from **EU countries** as well as from some other European countries that have social insurance agreements with Germany) can be exempted from the obligation for health insurance if they can provide evidence for health insurance in their country of origin (for this purpose the form E 128 or the European health insurance card "EHIC" is needed).

### Please note:

- Health insurances which include limitations regarding medical costs or the obligation to provide indemnification are not accepted in Germany. Therefore, it is advisable to have a travel health insurance for the first days in Germany. After entry, sufficient insurance coverage should be attended immediately.
- Additionally, the international offices of most universities offer comprehensive guidance.

**More information:** ▶ [Health Insurance for Incoming People](#) ▶ [Addresses of all German Health Insurers](#)