

Information Insurances

Health Insurance in Germany (Krankenversicherung)

Health insurance is compulsory in Germany. In order to enroll for your course of studies and to apply for your residence permit, you will have to show proof of health insurance. If your stay is not fully-covered by insurance from your home country, you are obliged to take out a policy with a German insurance company.

Students from countries with which Germany has concluded a social security agreement that includes an insurance clause can continue to be covered by their home health insurance carrier while they are in Germany. In such cases, you will be required to present proof of insurance cover to the health insurance company in Germany. However, the health insurance from other EU countries is not always adequate and it might be useful to take out a supplementary insurance.

Students from countries without a social security agreement with Germany are obliged to take out German health insurance.

The German health insurance system has two tracks:

- **Public health insurance** (gesetzliche Krankenkasse) - basic coverage for all indispensable medical costs and coverage for dependant family members.
- **Private health insurance** (Private Krankenversicherung) - several coverage options. Each family member has to be insured separately.

Public health insurance schemes are very similar and offer basic coverage for all indispensable medical costs and coverage for dependants. They pay for medical and dental treatment, for drugs and medicines, hospital treatment (inpatient and outpatient), and for many other cures, treatments and preventive measures. Separate insurance needs to be taken out to cover the costs of particular dental treatment and for glasses.

When you take out health insurance, you get a health insurance card which you must always keep with you and show when you need medical treatment.

If you are employed by RWTH Aachen University you can name the insurance provider of your choice. If you do not make a choice, your employer will determine one for you.

Special conditions for non-degree students

Exchange students or other non-degree students (e.g. free movers) can apply for exemption from the German health insurance obligation if certain conditions apply. Please have a look at the following self-check to find out if this option is available for you.

Self-Check: Health Insurance for Exchange Students and Free Movers (non-degree students)

Depending on your country of origin, your age or how long you have been studying, different conditions apply with regard to the kind of health insurance you can opt for. We have summarized the basic types; please check which conditions apply to you to get the adequate information:

EU / EEA* students or students from countries which have social insurance agreements with Germany**:	
I have statutory health insurance in my home country (European health insurance card – EHIC, T/A 11)	You can continue to be covered by your home insurance carrier while you are in Germany. In such cases, you can obtain an exemption from the compulsory German health insurance (“Health insurance waiver”)
I have private insurance in my home country	You must get privately insured in Germany as well.
I do not have health insurance in my home country	You must take out health insurance in Germany. You can choose between statutory or private health insurance.
Non EU students: You are obliged to take out statutory or private health insurance in Germany.	
All students above the age of 30 or who have completed more than 14 semesters of studies already, regardless their country of origin: You must take out private health insurance in Germany! It is not possible to take out a statutory health insurance in Germany, unless the below mentioned conditions apply (see “voluntary insurance”).	

*EEA: EU countries plus Iceland, Liechtenstein and Norway

**Countries which have social insurance agreements with Germany: EU/EEA countries as well as Bosnia and Herzegovina, French overseas territories (French Guiana, Guadeloupe, Martinique, Reun-ion), Japan, Croatia, Macedonia, Switzerland, Serbia and Montenegro, Tunisia, Turkey

Caution: international students who take out private health insurance in Germany but who are younger than 30, are requested to present a waiver from statutory health insurance upon enrolment. Once you have taken this waiver it is no longer possible to take out insurance with a statutory health insurance fund during your studies in Germany.

How to get the health insurance waiver

If you figured that you belong to the group of students who is eligible for exemption of German health insurance, you can proceed as follows: In order to obtain the health insurance waiver you have to take your EHIC, T/A 11 or private health insurance card respectively to a German health insurance company. The company issues a confirmation letter – the waiver – which serves as proof of adequate health insurance coverage for enrolment.

The waiver can be issued by any statutory health insurance company in Aachen. The following are examples which are close to the University:

TK Aachen Campus
(Techniker Krankenkasse)

Marienbongard 24-26,
52062 Aachen
Opening hours: www.tk.de/aachen.de

AOK
(Allgemeine Ortskrankenkasse)

Karlshof am Markt, 52062 Aachen
Opening hours:
<http://www.aok.de/rheinland-hamburg/kontakt/aok-geschaeftsstellen-aachen-91378.php>

Presenting proof of health insurance at your enrolment

Before you can enroll your proof of health insurance or the waiver respectively must be presented. Students who have the EHIC, T/A 11 or are privately insured (but are younger than 30) will be asked to present the waiver at the beginning of the enrolment session. Students who take out statutory health insurance in Germany are asked to bring their insurance card to the enrolment appointment.

Enrolment without adequate health insurance documents is not possible.

Student Health Insurance

In Germany there are cheap health insurance policies available for students. These start at the beginning of each semester but no sooner than the day of enrollment. Students in the 1st -14th semester and below 30 years of age are entitled to public health insurance with a student policy. If you are a student you can also work alongside your studies. In order to retain your status as a student and be subject to the regulations regarding insurance contributions, you are not allowed to work more than 19 hours per week.

Until your enrollment (and therefore your German health insurance) becomes effective we strongly recommend taking out travel health insurance.

Fees

The fees for medical insurance for students are fixed by law. The standard fee is set at 66,33 € per month for health insurance. The contribution for care insurance for students older than 23 and without children is 18,17 € per month, for those younger than 23 and without children it is 16,55 € per month. Additionally, each health insurance company has fees which are usually between 8 and 10 €. So, the overall fee is around 90-100 €.

If you are not eligible for statutory health insurance, private health insurance is required. Some do have student rates as well, but prices may vary depending on different factors such as age, state of health, length of stay and selected tariff. A list of private health insurances is available upon request.

Students attending a German course are generally not accepted by the insurance companies, even though they may have student status at RWTH Aachen University. You are therefore required to take out private insurance at first. Private companies also offer some cheaper policies for students, but sometimes only minimal expenses are covered. **You are advised to check precisely what is covered by your insurance before you sign the contract.** As soon as you start your course of studies, you are advised to **change to the public health insurance** as soon as possible so that you have good medical coverage for every eventuality. It is not possible to change to public health insurance at a later date!

Voluntary insurance

Students above 30 years of age or beyond the 14th semester can be insured in the public health system on a voluntary basis. The requirement is that insurance cover has been in place with a German health insurance provider neither for 24 months over the past 5 years or for at least 1 year (12 months) without interruptions immediately prior to registration. You must contact your health insurance company within 3 months. The statutory insurance company will offer to extend your insurance at this stage, but with higher contributions. It is advisable to make use of the opportunity for extensive health insurance coverage but you are also able to opt for a private health insurance.

Family health insurance

If members of your family (spouse, children) accompany you to Germany, they may be insured with you at no extra cost under certain circumstances. This is true only for public health insurance. To benefit from this arrangement, the family members must have their first (or customary) place of residence in Germany, must not themselves be subject to the statutory health insurance, and must not exceed certain income thresholds. Private health insurance charges each member of the family separately.

You can choose from a number of health insurance providers. A comparative overview can be found at (German): www.krankenkasseninfo.de/

Further reading:

www.1a.net/versicherung/krankenversicherung/en

www.1a.net/versicherung/krankenversicherung/en/student