

# Health insurance for foreign students

## Health insurance in Germany

Germany offers a very good level of medical care and has a structured health insurance system in place (statutory health insurance companies and private insurers). All students can obtain low-cost insurance.

All foreign students in Germany require health insurance. Enrolled students are virtually always compulsorily insured (German Social Security Code V, Paragraph 1 Clause 9). This means that all students are insured by a statutory health insurance company. Proof of health insurance is a necessary condition of enrolment.

Examples of statutory health insurance companies are AOK, BARMER, DAK, HEK, KKH, IKK, and various company health insurance funds. Most statutory health insurance companies allow membership applications to be made online. Contributions for mandatory student insurance are regulated by law and are identical for all statutory health insurance companies.

Monthly contributions for the health insurance in 2016 are as follows:

AOK – Baden Württemberg	66,98 €
Barmer GEK	67,58 €
DAK – Gesundheit	69,97 €
KKH – Kaufmännische Krankenkasse	68,17 €
TK – Techniker Krankenkasse	66,98 €

Plus contributions of € 14,03 per month for long-term care insurance (€ 15.52 per month for those aged 23 and above who have no children).

### EXCEPTIONS from compulsory insurance:

- Guest scientists, post-graduate students, scholarship holders (without a contract of employment)
- Participants in German language courses or those attending study colleges
- Students who are aged 30 and above or who have been studying for more than 14 semesters

### Which health insurance company is responsible for issuing certification of insurance?

Applicants receive the certification of insurance required for initial enrolment from the health insurance company or private insurer with which they are insured or are assumed to be insured as a member or as a family dependent at the time of commencement of studies. Applicants who wish to be exempted from mandatory insurance receive their certification of insurance from the health insurance company that issues the exemption.

## Students from countries with which there are social insurance agreements

Social insurance agreements are in place with some countries, including member states of the European Union and the European Economic Area. If you have statutory health insurance in your home country, you can apply to have this insurance cover recognized by a statutory health insurance company in Germany. Students from EU states usually obtain an international insurance card in their home country (EHIC – European Health Insurance Card). This is also recognized in Germany (including when visiting the doctor). Please use this certification to register with a statutory health insurance company. This company will then provide confirmation that the health insurance required for enrolment at an institute of higher education is in place.

It may be the case that your insurance does not cover all costs in Germany. Please make precise enquiries as to which benefits you are entitled to receive in Germany before entering the country. Health insurance policies that limit costs of treatment or duty to provide benefits are not recognized in Germany! If you do not have any insurance cover in your home country, you will still be required to take out insurance in Germany just like all other students.

Private health insurance policies from other countries may be recognized in Germany under certain circumstances. You should clarify the details of this with your insurance company.

If your private insurance policy is recognized, you will need to obtain confirmation that you are exempt from mandatory insurance with a statutory health insurance company before you can enroll. Application for such an exemption

needs to be made to the statutory health insurance companies in Germany. Please note, however, that exemption always applies to the whole of the duration of the course of study and cannot be revoked. This means that it is no longer possible to transfer to a statutory health insurance company!

### Recognition of health insurance for extension of the right to remain

Evidence of sufficient health insurance is required in order to apply for a residence permit or the extension of fixed-term residence permits.

In accordance with § 5 Paragraph 1 Clause 1 of the German Residence Act (AufenthG), a residence permit can usually only be issued if costs of living can be met. § 2 Paragraph 3 of the AufenthG stipulates that sufficient health insurance cover is a component part of the securing of such costs of living.

Insurance with a statutory health insurance company or a substitutive private health insurance policy is accepted as sufficient health insurance cover.

The problem here is that some persons (scholarship holders, language students, students who are aged 30 and above or who have been studying for more than 14 semesters) do not have any access to a statutory health insurance company and that private health insurers do not normally insure persons with a fixed-term residence permit.

The only possibility that remains is to obtain cover by means of travel insurance for foreigners in Germany. Insurance companies that do not operate as private health insurance companies (e.g. travel insurance companies) are also expressly forbidden by law to offer long-term travel health insurance for a period of longer than 5 years to persons with fixed-term residence permits (§ 195 German Insurance Contract Act, VVG).

Since the law does not precisely define what constitutes "sufficient health insurance cover", the following minimum requirements have become established in practice.

- Outpatient treatment including prescribed medicines
- Emergency dental treatment
- Necessary in-patient treatment
- Return transport to a patient's home country
- Rehabilitation measures as a follow-up to necessary treatment
- Treatment costs following an unsuccessful suicide attempt

Providers (insurance agents and insurance companies) will give confirmation for government authorities on request.

Some Aliens Departments will not require any further evidence of insurance for students who have already demonstrated to their institute of higher education that health insurance is in place at the time of enrolment. Certification of enrolment is then sufficient.

#### EXCEPTIONS from compulsory insurance:

Certain groups of persons do not have the possibility of obtaining insurance from a statutory health insurance company. These groups of persons are as follows.

- Guest scientists, post-graduate students, scholarship holders (without a contract of employment)
- Participants in German language courses or those attending study colleges
- Students who are aged 30 and above or who have been studying for more than 14 semesters

These groups of persons are not usually offered health insurance by specialist health insurance companies due to the fact that they hold "fixed-term residence permits". The private insurance sector has developed low-cost special tariffs for such groups.

Insurance cover for a period of up to 5 years is offered within the scope of so-called travel health insurance for foreign visitors. The insurance provides the necessary cover for acute illness (doctor and hospital treatment) and benefits for pregnancy and birth (after a qualifying period of 8 months).

Benefits such as the treatment of existing conditions and check-ups are not normally insured.

Insurance cover should be taken out for the whole of the possible period of residence in each case due to the fact that insurers may refuse extensions. Some providers exclude pre-existing conditions (illnesses or pregnancies that have occurred in the first period of insurance) when extending cover. Contracts which contain customer-friendly insurance conditions may, however, be terminated at any time by giving notice of termination to the end of the month.

It is a good idea to take out personal liability insurance. This, however, not compulsory for obtaining or extending a residence permit.