

Information Sheet HEALTH INSURANCE

Germany has a two-tiered (public and private) health insurance system. For an explanation of the German health insurance system in English see:

<https://www.krankenkassenzentrale.de/wiki/incoming-en> and www.internationale-studierende.de/en/on_arrival/health_insurance/ (Information by the *Deutsche Studentenwerk* = German National Association for Student Affairs).

The statutory public health insurances (“Gesetzliche Krankenkassen”) are obliged to offer health insurance to students (up to age 30) at a discounted rate (ca. 112 € per month for students under age 30, current January 2022). The rate and scope of the coverage is fixed by law, and for 90% identical between the different public health insurance funds. Private health insurance policies from a foreign country must show an unlimited scope of coverage comparable to the German health insurance, as medical treatment in Germany is expensive, especially treatment in hospital or of a serious disease.

For enrolment (registration) at any German university, every student needs to have sufficient health insurance. The new online procedure between universities and the public German student health insurance funds requires that all students who enroll in a university, first have to contact one of the statutory health insurance funds and notify them of their upcoming studies. The German health insurance provider will then make a status notification to the university informing them if the student holds a German public health insurance or not. This information is required as proof of health insurance and will count for the online enrolment procedure.

Typically, exchange students have one of the following 4 types of health insurance status before their enrolment:

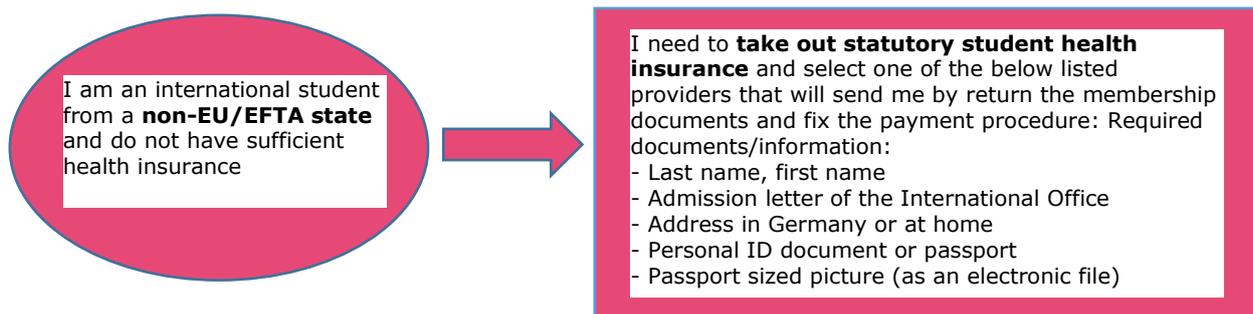
1. Exchange students without valid health insurance: they take out statutory German student health insurance at one of the public health insurance funds (see some selected local providers below)
2. Some students may hold a private health insurance with unlimited coverage scope in their home country: they have to apply for a proof of exemption from the mandatory public student health insurance towards one of the public health insurance providers
3. Exchange students from an EU/EFTA member state typically hold health insurance in their home country which is part of the inter-institutional agreements of the EU/EFTA which therefore also applies in Germany: they do not have to take out student health insurance in Germany but have to make the notification anyway.
4. Students aged over 30 from EU and Non-EU countries: they need to have a private health insurance and have to make the notification.

How to make the notification to a German health insurance fund (contact details and information see below)?

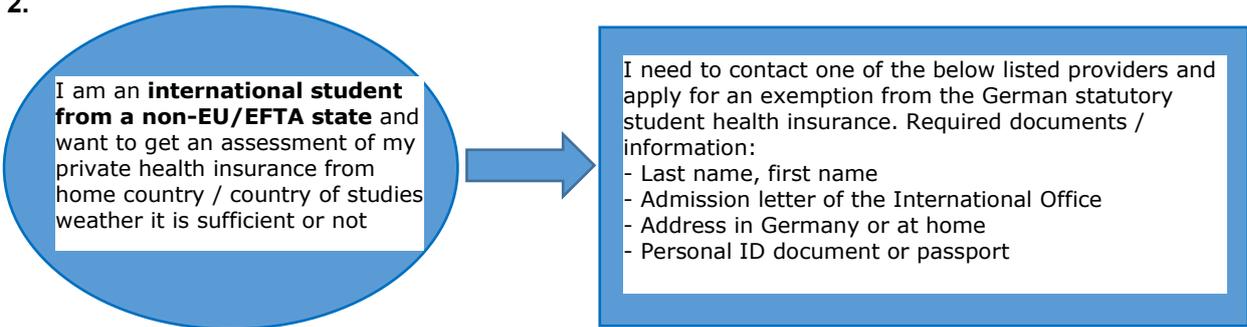
Exchange students that have received the admission letter from us and come to htw saar in summer, need to send the notification about their upcoming enrolment at htw saar in February, students that are admitted for the winter, need to send it in August.

Depending on what case applies to you, please proceed as follows:

1.



2.



↓
If the assessment is **POSITIVE**, the health insurance fund will transmit the proof of exemption to the htw saar central student service office (Studierendensekretariat) for your enrolment, you may ask them for a copy via email.

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If the assessment is **NEGATIVE**, you need to take out German statutory student health insurance (see 1).

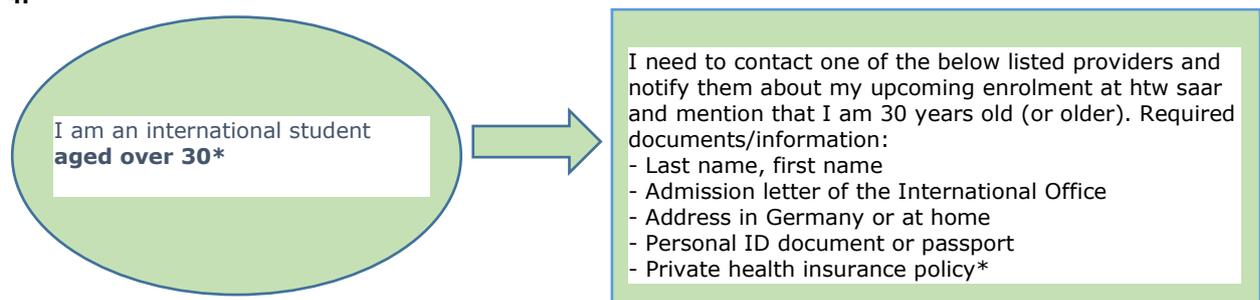
3.



***Important note:** The expiry date of the EHIC card has to exceed either 31 March for students coming for the winter semester or 30 September for students coming for the summer semester. The EHIC itself should be presented whenever you consult a doctor.

!! If you have a student job (max. 20hrs/week is allowed for students, otherwise additional fees apply), you need to take out the statutory German student health insurance for the period of your work contract!!

4.



***Important note:** You need to show proof of a private health insurance. If possible, take out the European Health Insurance in case that you are holding a residence permit in an EU- or EFTA country. If this is not possible, we recommend to take out the German private student health insurance policy VELA Optimal (current rate about 78€ per month) - this tariff is officially recommended by the Deutsche Studentenwerk (German National Association for Student Affairs), see: http://www.internationale-studierende.de/en/on_arrival/health_insurance/what_if_im_over_30/

Less coverage scope and therefore less recommended:

- Mawista , tariff Mawista Student, see: <https://www.mawista.com/en/health-insurance-for-foreign-nationals-in-germany/health-insurance-for-students/>

- Care Concept with tariff Care Student (up to age 34), Care College (up to 35) or Care Economy (up to 40), see: https://www.care-concept.de/krankenversicherung/vergleich/auslandskrankenversicherung_tf_eng.php?vmnr=Y000000002&navilang=eng

Please send your notification via email to ONE of the here under listed selected statutory health insurers located in Saarbrücken or nearby via email:

AOK Saarland

www.aok.de/pk/rps
www.aok.de/pk/rps/kontakt/aok-vor-ort/
<https://www.aok.de/kp/uni/information-for-international-students/>
(English website)

szs.kl@service.rps.aok.de

IKK Südwest

www.ikk-suedwest.de/geschaeftsstellen/saarbruecken/
<https://ikk-suedwest.com/?lang=en>
(English website)

info@ikk-suedwest.de

Techniker Krankenkasse

ww.tk.de
<https://www.tk.de/en>
(English website)

anika.schmidt@tk.de
(Student advisor:
Ms. Anika Schmidt)

Barmer Saarbrücken

www.barmer.de/unsere-leistungen/online-services/spezialsuchen/geschaeftsstellenebersicht/saarland/ssaarbruecke-143220
<https://www.barmer.de/en/students>
(English website)

service@barmer.de

DAK Saarbrücken

www.dak.de/dak/kontakt/saarbruecken-2083976.html#/
<https://www.dak.de/dak/english-2167614.html#/>
(English website)

service756200@dak.de

Important information for international students from non-EU or non-EFTA member countries! Proof of health insurance and visa/residence in Germany:

If you are coming from a country outside of the EU and do not hold a residence title of an EU/EFTA member country, proof of sufficient health insurance is also a pre-requisite for the application of

- a visa
- a temporary residence permit at the immigration authority in the state of Saarland

If you are holding a residence title in an EU country because of your studies, sufficient proof of health insurance is required for

- the entitlement for entry and residence in Germany in the framework of the REST procedure (this procedure replaces the visa procedure for students that study in and hold a residence permit from an EU- or EFTA country)

More details on visa, entry, residence and REST procedure see

[Information Sheet Visa - REST - Entry - Residence](http://www.htwsaar.de/incoming) on www.htwsaar.de/incoming

It is very important to know that a *private travel insurance* from the home country or country of studies will not be accepted as sufficient by the German authorities and health insurance funds!