

## 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:

[www.1a.net/versicherung/krankenversicherung/international](http://www.1a.net/versicherung/krankenversicherung/international)

The public health insurances (“Gesetzliche Krankenkassen”) are obliged to offer health insurance to students (up to age 30) at a discounted rate (currently around 100 €). This rate is fixed by law, and the same amount irrespective of which public health insurance you chose. Equally, the scope of the coverage is fixed by law, and for 90% identical between the public health insurances. As the proof of sufficient health insurance is mandatory for enrolment at any German university, please carefully read the following information on which type of proof will be required:

Students from an EU or EFTA member state must provide an **EHIC chip card** (European Health Insurance Card) as proof that they are insured in their home country. After arrival in Saarbrücken on presentation of the EHIC card to a German health insurance fund, you will receive a proof of exemption for the German statutory health insurance („Bescheinigung über die Befreiung von der Krankenversicherungspflicht“). Students need to submit this proof of exemption when they enroll at htw saar.

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.

International students without EHIC must have sufficient health insurance to cover their stay in Germany. Please note: No insurance inevitably means no registration at any German university. Proof of health insurance is also necessary for the visa (if applicable) and in order to obtain the temporary residence permit at the immigration authority in Saarbrücken (if applicable). Most students from non-EU or non-EFTA member countries take out statutory student health insurance in Germany.

### **Students from non-EU or non-EFTA countries who plan to take out (or already have) health insurance from their home country need to proceed as follows:**

- 1 After you have received your admission letter from **htw saar**, send an email to one of the statutory health insurers in Saarbrücken (details see next page) in which you specify that you will be coming to Saarbrücken as an exchange student and ask them for a prior assessment of your health insurance whether it is sufficient for them to issue the proof of exemption. Include detailed information / policy documents about the scope of the coverage of your insurance from the home country.  
↓
- 2 If the assessment is **POSTIVE**, the insurer may already send you the proof of exemption („Bescheinigung über die Befreiung von der Krankenversicherungspflicht“) via email. If not, after arrival in Saarbrücken, go to the statutory health insurer and present your policy

documents and a copy of the correspondence with them and ask them to issue the proof of exemption. When you enrol at htw saar you need to hand in this proof of exemption.

**If the assessment is NEGATIVE, you need to take out German statutory student health insurance (rate around 100 € per month for students under age 30, current January 2020).**

↓

- 3 On the day of enrolment at htw saar you then hand in EITHER a written proof of the statutory health insurance called "Nachweis über den Abschluss einer gesetzlichen Krankenversicherung in Deutschland" (proof of statutory German health insurance coverage) OR a written proof of exemption („Bescheinigung über die Befreiung von der Krankenversicherungspflicht“. These documents can only be issued by a German statutory health insurer.

The German student statutory health insurance is linked to semester enrolment periods. So your cover starts on either April 1st or October 1st. If you arrive earlier in Germany (e.g. preparatory language course or travels) you need to insure that you have adequate health insurance from your home country for the in-between period.

Please note that the International Office is unfortunately not in a position to make an assessment whether your foreign health insurance is recognized by German statutory health insurer as sufficient for the „proof of exemption“ or not. They may, for example, require a confirmation in English or German stating that it covers all costs (without any coverage limit!) in case of medical treatment and rehabilitation during your stay in Germany. It is therefore strongly advisable to obtain exact information from the insurance company in your home country.

Additional information and contact details of German statutory health insurance providers present with a student team on the campus of the Saarland University (English speaking):

[IKK Südwest](#) (Student advisor at Campus of Saarland University)

[Techniker Krankenkasse](#) (Student advisor at Campus of Saarland University)

AOK Rheinland-Pfalz/Saarland:

Contact: [szs.suedwest@service.rps.aok.de](mailto:szs.suedwest@service.rps.aok.de)

Office: Halbergstraße 1, 66121 Saarbrücken

Mon – Thu 08:00 - 16:00

Fri 08:00 - 15:00