

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 and www.internationale-studierende.de/en/on_arrival/health_insurance/ (Information by the *Deutsche Studentenwerk* = German National Association for Student Affairs).

The public health insurances ("Gesetzliche Krankenkassen") are obliged to offer health insurance to students (up to age 30) at a discounted rate (currently around 110 €). 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. Private health insurance policies from a foreign country must show relatively high scope of coverage as medical treatment in Germany is expensive, especially treatment in hospital due to an accident or a serious disease.

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 typically provide an **EHIC chip card** (European Health Insurance Card) from 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 from non-EU or non-EFTA member countries must show proof of sufficient health insurance not only for registration/enrolment at our university but also for the application of

- a visa
- a temporary residence permit at the immigration authority in Saarbrücken
- the entitlement for entry and residence in Germany in the framework of the REST procedure

(More details on visa, entry, residence and REST procedure see www.htwsaar.de/exchange)

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!

What other options do students from non-EU or non-EFTA member countries have in order to prove sufficient health insurance?

1. If possible, take out the European Health Insurance in case that you are holding a residence permit in an EU- or EFTA country.
2. If you cannot take out the European Health Insurance in your home country or country where you are studying, you must take out the statutory German student health insurance (only possible up to age 30). We recommend to already contract it **before** coming to Germany in order to provide it as proof for the visa application or for the application of an entitlement for entry and residence for students coming under the REST procedure. List of

statutory health insurance funds in Saarbrücken see below.

Important note: as soon as students take up a part time job or a paid internship, they have to apply for German statutory student health insurance!

3. Sometimes private health insurance with very high scope of coverage from other countries may also be recognized as being sufficient for being exempt from taking out public health insurance. But be aware that for the duration of your studies you cannot change to public health insurance!

Note: The International Office is not in a position to make an assessment whether a foreign health insurance is recognized by German statutory health insurance funds as sufficient for the proof of exemption or not. Students (aged up to 30) from non-EU or non-EFTA countries who already have a private health insurance from their home country/country of studies need to proceed as follows:

- a) After you have received your admission letter from **htw saar**, send an email to one of the statutory health insurers in Saarbrücken (details see below) 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.
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- b) If the assessment is **POSTIVE**, ask the insurer to already send you the proof of exemption („Bescheinigung über die Befreiung von der Krankenversicherungspflicht“) via email. Both, the private health insurance policy and the proof of exemption can then be submitted for the visa application or the application for entry and residence in the framework of the REST procedure. 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 110 €per month for students under age 30, current January 2021).

- c) 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.

List of statutory health insurers in Saarbrücken:

- [IKK Südwest](https://www.uni-saarland.de/studium/campus/laeden/versicherung/ikk.html) (Student advisor at Campus of Saarland University, English speaking), link: <https://www.uni-saarland.de/studium/campus/laeden/versicherung/ikk.html>

- [Techniker Krankenkasse](https://www.uni-saarland.de/studium/campus/laeden/versicherung/tk.html) (Student advisor at Campus of Saarland University), link: <https://www.uni-saarland.de/studium/campus/laeden/versicherung/tk.html>

- AOK Rheinland-Pfalz/Saarland: <https://www.aok.de/pk/rps/kontakt/aok-vor-ort/> and information in English: <https://en.zuwanderer.aok.de/home/> ; <https://www.aok.de/kp/uni/information-for-international-students/>
Contact: szs.suedwest@service.rps.aok.de or service@rps.aok.de

- Barmer Saarbrücken: <https://www.barmer.de/unsere-leistungen/online->

[services/spezialsuchen/geschaefsstellenuebersicht/saarland/saarbruecken-143220](#) ;
information in English: <https://www.barmer.de/en/students>

- DAK Saarbrücken: <https://www.dak.de/dak/english-2167614.html#/>

You are an international student aged over 30 years?

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 called VELA Optimal (current rate about 78€ per month) as 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

On the day of enrolment at htw saar you then hand in the contract of your private student health insurance to the International Office and earlier for your visa application or application for entry and residence in the framework of the REST procedure (only for international students holding a residence permit in an EU- or EFTA country).