

Health insurance for students

1. General information concerning insurance

a) Compulsory insurance

Students registered at state or state-recognized institutions of higher education in the Federal Republic of Germany are required to enroll in compulsory insurance. This also applies to those students in Germany whose permanent residence or habitual residence is outside of Germany, if he or she is not otherwise entitled to coverage based on international law (e.g. students from EU countries). Compulsory insurance coverage continues until the end of the 14th semester of study or, at latest, the end of the semester in which the age of 30 is reached. Compulsory insurance can continue beyond this time if grounds for extension based on one of the following are present:

- the type of education/training,
- family-related circumstances,
- personal reasons.

Students who work alongside their studies remain insured on student terms if they are chiefly students, i.e. if they devote the majority of their time and effort to their studies. Conversely, anyone who seems to be chiefly an employee based on the extent of their employment will be insured in accordance with the terms for employees (instead of at the student rate).

b) Family insurance coverage

Students are not obligated to sign up for additional health insurance coverage if they have family coverage under the statutory health insurance of their parents, spouse or registered partner; the same applies for long-term care insurance. Students up to the age of 25 are entitled to family coverage while studying or participating in vocational training. An additional requirement is that the student may not regularly earn more than one-seventh of the payment amount (445 EUR). For so-called "mini-jobs", the student's total earnings may not exceed 450 EUR.

c) Exemption from compulsory insurance

If you become subject to compulsory insurance as a result of enrolling as a student, you may request exemption from compulsory insurance. Such requests must be submitted to the health insurance provider within three months of becoming subject to compulsory insurance. Once granted, exemption cannot be cancelled and will remain in force until graduation.

d) Voluntary insurance

Insurance coverage for students whose insurance obligation terminates for legal reasons (e.g. due to exceeding the maximum number of semesters/ maximum age) continues automatically under the terms of § 188 para 4 Book V of the German Social Code (SGB) beginning on the day following termination (compulsory follow-up insurance coverage).

No automatic extension will occur if the student requests cancellation of his or her policy within two weeks of receiving notice from the health insurance provider informing him or her of this possibility. However, such cancellation will only take effect if the student can provide evidence of coverage in case of illness.

Compulsory follow-up insurance coverage does not require any previous insurance periods. The basis for voluntary membership is thus present even if the student does not submit a request.

If a student's insurance coverage with a statutory health insurance provider is continued in this way, he or she remains subject to compulsory long-term care insurance. However, the insured party may choose to replace this policy with a private long-term care insurance policy.

This option can only be chosen within three months of the start of voluntary membership in statutory health insurance.

As of 1 April 2007, the special student rates for health insurance also apply to voluntary members in the statutory insurance scheme who are enrolled in a public or state-recognized institution of higher education abroad.

Insured parties who furnish evidence that they are students after 1 April 2007 only pay the student rate for their voluntary health insurance in Germany.

e) Private health insurance

If you are covered by private health insurance, you will also need to be covered by a private long-term care insurance policy. Students whose parents are covered by private long-term insurance can register for private long-term insurance free of charge.

2. Coverage

Insurance for students (and, if applicable, any family members who are covered under their insurance) covers the following: medical and dental treatments including dental prosthetics, medications (or other remedies), hospitalization, preventive screenings, coverage during pregnancy and birth, as well as nursing care. However, no sick leave is paid.

3. Contributions*

Students subject to compulsory insurance who are over 23 and do not have children are required to pay health insurance fees in the amount of 397.98 EUR per semester and long-term care insurance fees in the amount of 101.22 EUR per semester to the relevant health insurance provider in advance of first-time and continued enrolment (this amounts to 66.33 EUR per month and 16.87 EUR per month, respectively). Fees for students with children and students under the age of 23 who do not have children are 118.74 EUR per semester (this amounts to 19.75 EUR per month). The same payment method is stipulated by the National Association of Statutory Health Insurance Funds (*Spitzenverband Bund*) for all health insurance providers. It is also possible to pay monthly. The University will refuse first-time/continued enrolment to any student who fails to pay his or her contributions. As of 1 January 2015, health insurance providers may require students to pay an additional contribution.

No contributions are levied for students who are covered by their families' insurance policies. Voluntary insurance rates for students are governed by the regulations of the individual health insurance providers.

*Current rates at the time of publication (December 2018).

4. Insurance is required for enrolment

Prior to enrolment, every applicant must request a "certificate of insurance" (*Versicherungsbescheinigung*) from his or her health insurance provider. This certificate includes the following information:

- whether or not the person is insured,
- whether he or she is exempt from insurance, was released from compulsory insurance, or is not subject to insurance.

The certificate of insurance is to be submitted to the university together with the other required documents upon enrolment. If the student transfers

to a different institution, a new certificate of insurance must be submitted.

5. The student's health insurance provider

Prior to first-time enrolment, applicants must request a certificate of insurance (*Versicherungsbescheinigung*) from the health insurance provider that is expected to cover them when they begin their studies.

Applicants who are not covered by statutory insurance when they begin their studies are to submit a certificate of insurance from the health insurance provider that last insured them (e.g. by way of a family health insurance policy). If no previous health insurance provider can be cited, the student must choose a health insurance provider as described below. Applicants who wish to request exemption receive their certificate of insurance from the insurance provider who issued the exemption.

6. Choosing a health insurance provider

Students can choose between the following health insurance providers:

- the local branch of one of the statutory health insurance providers where they reside,
- a so-called *Ersatzkasse*,
- corporate or guild health insurance,
- the health insurance provider that last insured them (e.g. by way of a family health insurance policy),
- the health insurance provider that covers the student's spouse,
- the miners' guild.

The student must sign with the health insurance provider of his or her choice within two weeks of becoming subject to compulsory insurance. A long-term care insurance policy is to be taken out with the same insurance provider. Family members who are insured over the student must be covered by the same insurance provider as the student.

7. Further information

The purpose of this notice is to provide a general overview. For further information, contact the individual health insurance providers.