

Stand: 18. März 2019

## Information sheet

# Health insurance for international students

öffentlich

This sheet is intended to provide an overview on health care system in Germany for international students. With this sheet, we do not intend to give advice on health care insurances, but we would like to inform about the general system and the possibilities at first point. Please consult the different insurance agencies or the websites listed at the end of this document for further information in your particular case.

1. Dual health care system in Germany	2
<b>1.1. Public health insurance (GKV)</b>	2
<b>1.2. Private health insurance (PKV)</b>	3
2. Health insurance for international students in Germany	4
<b>2.1. Health insurance for students from EEA countries</b>	4
<b>2.2. Health insurance for students from all other countries</b>	5
<b>2.3. Participants of preparatory language courses</b>	7
<b>2.4. International Doctoral Candidates Receiving Scholarships</b>	7
3. Supplemental Insurance	8
4. Further information	8

Stand: 18. März 2019

## 1. Dual health care system in Germany

Since 2009, every person with a permanent place of residence in the Federal Republic of Germany has been obliged to take out health insurance. Health insurance is required even for short-term stays in Germany; otherwise no visa will be issued.

German health insurance is characterized by a dual system consisting of

- Public health insurance (Gesetzliche Krankenversicherung - GKV)
- Private health insurance (Private Krankenversicherung - PKV).

Citizens from countries of the European Economic Area (EEA) and foreign nationals from countries which have a social security agreement with Germany can be covered by the health insurance system of their home country. The insurance benefits of other countries can differ considerably from those (required) in Germany.

### 1.1. Public health insurance (GKV)

Public health insurance contributions depend on your income. The basis is the total gross income, from which a uniform contribution rate of 14.6 % (as of 2018) is levied. This is divided equally between the insured party and the employer, i.e. 7.3 % each. Each health insurance company also levies an additional contribution (around 1 %), which is paid only by the employee. Spouses and children can be insured via the family insurance policy which is free of charge.

The GKV covers necessary hospital and non-hospital treatments. To get medical treatment in Germany the insured person needs to show their insurance card beforehand. Bills from doctors or hospitals will be covered by the insurance scheme.

In the following cases additional costs may occur:

- Prescriptions for medicine, remedies, dental treatment and glasses will be partially charged,
- A hospital stay might be charged on a daily basis.

Stand: 18. März 2019

## 1.2. Private health insurance (PKV)

Membership in a private health insurance (PKV) scheme is not possible for everyone. Employees can be insured in the PKV scheme if their gross income exceeds the income threshold for compulsory insurance (2018: € 4.950 per month). In this case you can apply for exemption from compulsory insurance. Private health insurance companies often require a minimum period of permanent residence in Germany. Foreign policy holders must provide proof for a long-term insurance period. Many private insurance companies offer special rates for this group, which are adapted to the needs and length of the stay in Germany.

If you apply for a private health insurance scheme, you will be required to answer detailed questions about your state of health (health check). German insurance coverage expires as soon as the policy holder returns to his or her home country.

The scope of services offered by private insurance companies is not regulated by the state, and it is usually more extensive than public health insurance.

Private health insurance schemes set the premiums themselves. The amount of the insurance-premium is calculated based on the risk to develop various health disorders, depending on age, gender and health condition. Chronic illnesses and pregnancy might be excluded, so check the contract carefully.

Private schemes do not offer health insurance cards. Let the doctor know that you have private health insurance. Usually you'll have to pay the bill in advance and then present the bill to your insurance company which will reimburse you.

Extra payments for remedies, medicine, and dental treatment may vary from one company to another. Additionally, children and spouses cannot be included in the private health insurance. They have to pay for their own.

For students aged 30 years and older, who are planning a long-term stay in Germany, the "optimal" tariff is recommended. This offers comprehensive health insurance including vaccinations and preventive medical checkups. The tariff "basic" offers only limited services and is more suitable for exchange students staying only one or two terms in Germany.

Private contributions tend to rise with age. The return to public health insurance for privately insured people is only possible up to the age of 55.

Stand: 18. März 2019

## 2. Health insurance for international students in Germany

**All international students in Germany are required** to have health insurance during their stay. In fact, you can't enroll at a university if you don't have health insurance coverage. Proof of a registered address in Germany is needed for every health insurance plan.

Depending on the purpose of the stay in Germany, the country of origin and the student's age, different conditions apply. Generally students fall within one of the following five categories:

- Students from EEA countries<sup>1</sup> or countries that have signed a social security agreement with Germany<sup>2</sup>
- Students from all other countries
- Students aged 30 years and older, or students who have finished the 14th semester of their studies
- Participants of preparatory language classes
- International Doctoral Candidates receiving scholarships

### 2.1. Health insurance for students from EEA countries

Students from EEA countries and countries with a social security agreement can be exempt from compulsory health insurance in Germany by submitting proof of health insurance in their home country:

---

<sup>1</sup> *EU / EEA countries*: EU Member States and Liechtenstein, Norway, Iceland and Switzerland

<sup>2</sup> See: [https://www.ssa.gov/international/agreements\\_overview.html](https://www.ssa.gov/international/agreements_overview.html)

Stand: 18. März 2019

Health insurance in the country of origin	Insurance possibilities in Germany	Additional requirements
Public health insurance	Recognition by a public health insurance fund	European Health Insurance Card (EHIC) issued by the health insurance company in the home country
Private health insurance	Private health insurance	Confirmation of the home country's health insurance fund; invoice of benefits and medication with your own health insurance fund
No health insurance	Public or private health insurance	From the age of 30 years onwards only private health insurance is possible

## 2.2. Health insurance for students from all other countries

Students from all other countries take out either public or private health insurance in Germany during their stay. **After your 30<sup>th</sup> birthday or your 14th semester of your studies** you can no longer get public health insurance at the favourable student rate. However, some public health insurance funds do offer tariffs for graduates which grant cheaper rates for health insurance for one extra term. You can also take out voluntary health insurance with one of the public health funds.

Private health insurance is the other option. This applies particularly to students who are already 30 years of age when they begin studying in Germany. The Deutsche Studentenwerk has signed a general agreement with UNION Versicherungsdienst and HanseMerkur Reiseversicherung AG for students who cannot get insurance with a public health fund.

Stand: 18. März 2019

**Public health insurance contributions (as of 2018)**

<i>Insurance for international students</i>	<i>Bemessungsgrundlage in Euro</i>	<i>Health insurance contribution</i>	<i>Nursing care insurance contribution</i>	<i>Total contributions</i>
Students aged 22 or younger, and students with child	649,00	66,33 euros*	16,55 euros**	82,88 euros*
Students aged 23 and older, without children	649,00	66,33 euros*	18,17 euros**	84,50 euros*
Students without income, aged 30 or older and students without income, having completed 14 semesters of studies	968,33	135,57	22,76	158,33 + Zusatzbeitrag
Students receiving a scholarship, aged 30 or older and students receiving a scholarship, having completed 14 semesters of studies	1450€			

\*Public health insurance contributions for foreign students are the same for all health insurance funds. The individual supplementary contribution to the respective health insurance fund is added to this.

\*\*Nursing care insurance contributions amount to 2.55% for students with children, and 2.80% for students from the age of 23 without children.

Stand: 18. März 2019

### **2.3. Participants of preparatory language courses**

The regulations for non EU-citizens also apply to people, who are taking preparatory language courses in Germany.

### **2.4. International Doctoral Candidates Receiving Scholarships**

Scholarships are considered tax-free allowances or student salaries/earnings. Therefore, Ph.D. students must all be health insured in Germany. Whether they are eligible for public or private health insurance also depends on their annual salary, respectively the amount of their scholarship. Ph.D candidates that receive scholarships or who are based in Germany to write their dissertation independently are not subject to compulsory insurance. These students are eligible either to become voluntary members of a public health insurance scheme or to take out any private health insurance.

Doctoral students, who are also university staff members, are insured as employees in the public health insurance schemes due to their annual payrolls being below the threshold that could have enabled private health insurance options. Ph.D. academic staff employed by a university and obliged to pay social security fees are automatically covered by the public health insurance policies. Ph.D. students employed as research assistants at a university or other higher education institutions are covered by social security – therefore, public health insurance is obligatory.



Stand: 18. März 2019

### 3. Supplemental Insurance

Supplemental insurance can be used to close gaps in the (regular) health insurance plan. Supplemental insurance can, for example, consist of nursing care insurance, dental insurance, vision insurance and insurance covering costs for treatment by an alternative practitioner. Supplemental insurance policies can be taken out with a private insurance company and are independent from income.

### 4. Further information

- <https://www.krankenkassenzentrale.de/wiki/incoming-en#>
- <https://www.studying-in-germany.org/health-insurance-phd-students-germany/>
- [http://www.internationale-studierende.de/en/prepare\\_your\\_studies/entry\\_into\\_germany/health\\_insurance/](http://www.internationale-studierende.de/en/prepare_your_studies/entry_into_germany/health_insurance/)

**Contact:**

[promovierendeninitiative@gmail.com](mailto:promovierendeninitiative@gmail.com)