

# International Students Health Insurance Guide



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# General Information

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Health insurance was the first type of social insurance to be established in Germany. There are two types of insurance providers in Germany: statutory or public health insurance and private health insurance. The public health insurance provides a solid basic coverage for all people. To ensure that every person can afford this coverage, the monthly fees are calculated in proportion to the income of the insured person.

It is mandatory for all students attending a university in Germany to have sufficient health insurance (Krankenversicherung). For detailed information on German health insurance, public and private, please visit <https://www.daad.de>

## **PUBLIC HEALTH INSURANCE:**

The statutory or public health insurance, the so-called Gesetzliche Krankenversicherung (GKV), occupies a central position in the healthcare system in Germany. You can choose from several public health insurance providers, among others:

### **BARMER**

[www.barmer.de/en](http://www.barmer.de/en)

### **TK Techniker Krankenkasse**

[www.tk.de/en](http://www.tk.de/en)

### **AOK**

[www.aok.de/kp/uni/information-for-international-students](http://www.aok.de/kp/uni/information-for-international-students)

### **DAK-Gesundheit**

[www.dak.de/dak/english-2082268.html](http://www.dak.de/dak/english-2082268.html)

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## **PUBLIC HEALTH INSURANCE (CONTINUED)**

**hkk**

[www.hkk.de](http://www.hkk.de) (German only)

The fee for public health insurance is currently around 110 Euros per month.

Please note that public health insurance is usually not available to students over the age of 30 (an exception is previous membership, then you may maintain your public health insurance, but at a higher rate). Students over 30 who are coming to Germany for the first time must therefore turn to a private health insurance provider.

## **PRIVATE HEALTH INSURANCE:**

Private health insurance can provide complete healthcare services for students over 30, who are no longer accepted into public health insurance, or for any student who prefers private over public health insurance. Alternatively, if you do have public health insurance, you may purchase additional private coverage—depending on your specific needs, this might be a good idea.

Private health insurance services and fees vary, depending on the provider, as well as on age, gender and state of health.

Please note that with private health insurance you have to pay doctors' bills yourself before you can claim the money from your insurance provider.

If you decide to take out private health insurance, German or non-German, instead of public health insurance, you have to request a letter of release or exemption (Befreiung) from one of the public insurers upon enrolment at a German university. Please be aware that once you take out private health insurance instead of public health insurance you cannot switch back to public health insurance for the entire duration of your studies.

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## PRIVATE HEALTH INSURANCE (CONTINUED)

You can choose from a number of private health insurance providers, among others:

### **HanseMerkur**

[www.hmr.v.de/en/insurances-in-germany/students](http://www.hmr.v.de/en/insurances-in-germany/students)

### **Allianz**

[www.allianz.de/gesundheits/private-krankenversicherung/student/](http://www.allianz.de/gesundheits/private-krankenversicherung/student/) (German)

### **Barmenia**

[www.barmenia.de/deu/bde\\_privat/bde\\_produkte\\_privat/bde\\_gesundheit/kv\\_voll/spezialtarife/studenten.xhtml](http://www.barmenia.de/deu/bde_privat/bde_produkte_privat/bde_gesundheit/kv_voll/spezialtarife/studenten.xhtml)  
(German)

### **Debeka**

[www.debeka.de/produkte/versichern/krankenversicherung/kv-studenten/index.html](http://www.debeka.de/produkte/versichern/krankenversicherung/kv-studenten/index.html) (German)

### **Care Concept**

[www.care-concept.de/krankenversicherung\\_fuer\\_studenten\\_eng.php?navilang=eng](http://www.care-concept.de/krankenversicherung_fuer_studenten_eng.php?navilang=eng)

We can only accept the insurance plan called “Care Student” (not to be confused with “Care College,” which is meant for language students and doesn’t offer sufficient coverage for university students).

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## PRIVATE HEALTH INSURANCE (CONTINUED)

Please note that there are many other private health insurance providers, often with rather low rates for international students. Some of them provide insufficient coverage and can therefore not be accepted for enrolment at Macromedia University.

Even if such an insurance plan should be sufficient to obtain a visa for Germany (or if you wish to use it as travel insurance), please be prepared that it might not be accepted for enrolment at Macromedia and that you might have to buy additional insurance upon arrival. Your existing insurance will be checked upon enrolment, and you'll be informed whether it is sufficient or not.



# General Information

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## RELOCATION SERVICES PROVIDERS

In preparation for your stay in Germany, you may have come across a variety of student relocation services providers, whose packages for international students typically include health insurance and the blocked account often required for visa application.

These services providers offer public as well as private health insurance. Among others, they offer the public health insurances already mentioned above: BARMER, TK, DAK-Gesundheit. If you're under 30 and therefore still eligible for public health insurance, these insurances are fine for studying at Macromedia. If you're over 30 and no longer eligible for the public health insurance plans offered by these services providers (or prefer private over public health insurance), you can check out their private health insurances or turn to the private health insurance providers mentioned above.

### **Coracle (with BARMER, TK and IKK public health insurances)**

[www.coracle.de/](http://www.coracle.de/)

[www.coracle.de/blocked-account/prime/application?ins=BARMER&rps=2baub0&crop=1](http://www.coracle.de/blocked-account/prime/application?ins=BARMER&rps=2baub0&crop=1) (Coracle Prime Application with Barmer)

<https://allyways.de> (Barmer)

### **Fintiba (with DAK-Gesundheit public health insurance)**

[www.fintiba.com](http://www.fintiba.com)

### **Expatrio (with TK public health insurance)**

[www.expatrio.com/](http://www.expatrio.com/)

# Further Details on Health Insurance Requirements

## Students from European and Non-European Countries

National and international students alike need to have sufficient health insurance for enrolment at a German university. As an international student, it very much depends on your home country whether you can keep your existing insurance or whether you have to take out additional German health insurance, public (if you're under 30) or private.

All students who consider keeping their existing insurance instead of buying German insurance from the start must have their insurance checked upon enrolment at Macromedia to find out whether it is sufficient for studying in Germany. For this purpose, you must turn to one of Germany's public health insurance providers. Presenting proof of insurance from your home country in the form of an insurance card or insurance policy is not sufficient for enrolment—you must have your insurance checked by a public health insurance company first.

Please note that public health insurers are only required to check your existing health insurance, public or private, if you're under 30 (when you're still eligible for German public health insurance), any student over 30 must turn directly to a private German health insurance provider to obtain German insurance.

## Students from a European Country or a Non-European Country with a Social Security Agreement with Germany

Citizens of the European Union and European Economic Area (EEA) who have public health insurance and a European Health Insurance Card (EHIC) may usually keep this insurance for studying in Germany. This also goes for students from other countries with which Germany has a social security agreement.

In order to have your home country's public insurance recognized for studying in Germany, you must have it checked by a German public health insurer upon enrolment. They will issue a letter certifying that you're sufficiently insured, which you need to submit to Macromedia in order to complete enrolment. For information on the non-EEA countries with which Germany has entered into a social security agreement, please visit the following website:

[www.dvka.de/de/informationen/rechtsquellen/f\\_bilaterales\\_abkommen/bilaterales\\_abkommen.html](http://www.dvka.de/de/informationen/rechtsquellen/f_bilaterales_abkommen/bilaterales_abkommen.html) (German)

If you have private insurance from a European/EEA country or another country with a social security agreement with Germany and you're under 30, you can have it checked by a German public health insurer to find out whether it can be accepted. If so, you will receive a letter certifying that you have sufficient private health insurance from your home country and are thereby exempted from German health insurance. (see next page)

# Further Details on Health Insurance Requirements

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## **Students from European and Non-European Countries** (Continued)

You will need this letter for enrolment at Macromedia. If your existing insurance can't be accepted, you'll have to buy additional German insurance. Please note that private health insurance from outside Germany is very often insufficient for studying in Germany and won't be accepted. It is therefore a good idea to buy German insurance from the start.

## **Students from a Non-European Country without a Social Security Agreement with Germany**

Students who are insured in home countries falling into this category won't have their country's public health insurance recognized for studying in Germany.

As for existing private insurance, you can have it checked by a German public health insurer if you're under 30 to find out whether it can be accepted for enrolment at a German university. If so, you will receive a letter certifying that you're sufficiently insured and thereby exempted from German health insurance. This letter is required for enrolment at Macromedia.

However, private health insurance from outside Germany is very often insufficient for studying in Germany and won't be accepted. It is therefore a good idea to buy German insurance from the start, public (if you're under 30) or private.

## **All Students with Private Insurance from their Home Country**

Generally, it is recommendable for all students with existing private insurance plans to buy German health insurance from the start as German insurers, public or private, usually provide more coverage than your existing insurance.

However, when it comes to choosing a private health insurance provider, please make sure to keep in mind that not all insurances offered by German private insurance providers will be accepted for studying at Macromedia University; travel insurance isn't acceptable at all. Furthermore, if you need to apply for a visa to study in Germany, it might already be a requirement to buy German health insurance from the very start.



# Further Details on Health Insurance Requirements

## Taking out the insurance best suited to your needs

Whatever health insurance option you choose, it is important to check all the benefits and services provided, and make sure that the coverage is good and broad. Important benefits that should be included in the insurance are for example:

- Out-patient and in-patient medical treatment
- Basic dental treatment
- Cost for medicines and pharmaceutical products
- Adjuvant therapies after accidents
- Curative treatment (e.g., physiotherapy, massage)
- Transport to the nearest hospital
- Pregnancy and treatment of the newborn
- Return to the home country in case of fatal disease, injuries or in case of death

To take out public health insurance, you need your passport, proof of enrolment at Macromedia University, bank account information and one or two passport photos for the insurance card.

You also need a German address; in addition, some health insurance companies may require you to hand in your confirmation of registration in Germany (Meldebestätigung). Please make sure to obtain written confirmation of your contract from the insurance provider. German public health insurance may already be bought online before you apply for your visa for Germany. For information on how to apply for private insurance, please contact the insurers directly.

No matter what you choose, public or private health insurance, please keep in mind that for enrolment at Macromedia you have to submit proof of sufficient health insurance coverage or, in the case of non-German or German private insurance, a letter of exemption—you will only obtain these documents from a German public health insurance provider. For further information, please also contact the Welcome Desk at your campus.



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