

Statutory health insurance

In Germany, most people are required by law to take out health insurance. This includes national and international students.

There are several insurance providers offering health insurance within the system regulated by law. This system is based on solidarity, meaning that insurance takers with a higher income pay higher fees than insurance takers with a lower income, without taking their general health or age into account. Additionally, these insurance providers are obliged to insure anyone who has a legal claim (that is, who is obliged) to take out insurance. These insurance companies are often referred to as *gesetzliche Krankenversicherungen* (statutory health insurance providers) or with the abbreviation *GKV*.

Alongside, there are a number of private health insurance providers, which may offer health insurance to those who are exempt from the obligation to register with a statutory health insurance provider. In some cases, insurance contracts with one of these providers may also satisfy the legal obligation to take out health insurance. These insurance providers are frequently referred to as *private Krankenversicherungen* (private health insurance providers) or with the abbreviation *PKV*.

General regulations applying to all students

Students are obliged to register with a statutory health insurance or a private health insurance provider and are offered reduced fees. Students whose parents are registered with a German statutory health insurance provider do not need to get an insurance of their own until they are 25 years old, and therefore do not have to pay any fees. When they turn 25, these students are required to choose a statutory health insurance and register themselves, paying a reduced fee while enjoying all benefits. They can also opt to register with a private health insurance provider, but when doing so, they need to be aware that they cannot return to a statutory health insurance provider for the remainder for their studies, even if faced with increasing fees.

The obligation to register is revoked when a student completes their 14th subject semester (*Fachsemester*) or on their 30st birthday. This regulation serves the purpose of discouraging persons from prolonging their studies unnecessarily in order to save money on health insurance fees. Without the obligation to register, students cannot make a claim for student discounts and have to pay higher fees. It is inadvisable not to take out health insurance though, as this might incur significant costs.

In order to enforce the obligation to register, students are required to present proof that they have taken out statutory health insurance when enrolling at university. Without proof, the enrollment cannot be completed.

Regulations applying to EHIC holders

Germany has social security agreements with a number of states, most prominently with the **EU member states** and the **EFTA** (European Free Trade Association) **member states**. Students from these countries can request a European Health Insurance Card (EHIC) from their public health insurance provider, which is issued free of charge.

For temporary stays, holders of the EHIC card enjoy insurance cover in Germany, and this cover satisfies the students' obligation to insure. However, even if you have an EHIC, you still need to contact a German statutory health insurance provider in order to get your insurance cover certified. You should be aware that some costs may not be covered, so you should get in touch with your insurance provider to find out more before you come to Germany.

If you plan to come to Germany for the duration of an entire degree program, this is still considered as a temporary stay (apart from very few exceptions).

Private health insurances abroad

Germany recognizes health insurance contracts with some private health insurance providers in other countries. If you take out private health insurance in your home country, you should get in touch with your

insurance provider to find out whether your insurance is recognized and what kind of proof you must provide in order to comply with the health insurance obligation.

Students in cooperative training programs (*Duales Studium*)

Students studying in cooperative training programs at German universities earn two qualifications at the same time: they study in a university degree program and also complete a related vocational training and education program. They are under the obligation to register for statutory health insurance under the regulations applying to employees in training, which offer reduced fees as well.

Regulations applying to university applicants studying at the *Studienkolleg* (preparatory college)

University applicants are not considered students while they are still studying at the *Studienkolleg* preparatory college and are therefore not under the obligation to register for statutory health insurance. However, it is highly recommended to take out health insurance nonetheless, as the costs incurred by medical treatments can be significant. There are a number of discounted insurance options which have been developed with the German student services (*Studentenwerke*), which also offer more information on the topic.