


Info Sheet: Health Insurance Requirements

1) Medical Emergencies

 **112** for emergencies

If there is a certain medication that you need to take on a regular basis, make sure that you bring it with you to Germany.

2) Health Insurance Requirements for Germany

All students **are required by law** to be health insured. This insurance coverage must last during the entire study period. Otherwise, they cannot be enrolled at a German University.

3) Health Insurance System in Germany

Students below the age of 30 have the choice between private ("*privat*") or public ("*gesetzlich*") health insurance (they are often called "Krankenkasse"). **PLEASE NOTE!** If you are older than 30 years, you are only eligible for private health insurance.

Approx. 90 % of the students enrolled in German universities opt for the **public health insurance** (about € 140 per month). Here, you will be issued an insurance card which you can use at any doctor, dentist, or hospital without paying for the treatment or equipment (with the exception of low co-pay).

Being **insured privately**, you need to pay for medical services in advance and hand in all your receipts to file for reimbursement after. This can get costly. Please keep in mind that once you decided to have private health insurance, you will not be able to switch to a public German health insurance!

4) Submission of Health Insurance Proof to SRH University

All students studying at SRH University (including exchange students) are required to submit an electronic proof of sufficient health insurance coverage **before the start of studies**. Otherwise, the university will not be able to enroll you (this means: no documents, no lectures, no services incl. enrollment certificate, and semester schedule).

- a. If you have an insurance plan with a **German public health insurance** provider, please contact them before the start of studies and ask them to send us an **ESMV-message** (electronic student reporting process) to clarify your status.
- b. If you have decided to take out **private or international insurance** (incl. EHIC, AT11), you must also definitely contact a German public health insurance. By presenting your private insurance policy, you will receive a waiver confirming you to be exempted from registering for a public German insurance plan. The public health insurance provider will inform us by sending an **ESMV-message**.

a. Students with a German public health insurance

Notify your health insurance company of your enrollment at **SRH University of Applied Sciences Heidelberg (H0001444)**



Your health insurance will send us an **ESMV**, i.e. the digital confirmation of your health insurance.

b. Students with a private/ international insurance

Send proof of private insurance/international insurance and application for exemption to a German statutory health insurance company and inform them of your enrollment at the **SRH University of Applied Sciences Heidelberg (H0001444)**



The public health insurance company sends us an **ESMV**, i.e. the digital confirmation of your private health insurance.

It may be that your private/international insurance is not sufficient. You will be informed about this and must adjust your health insurance accordingly.

Should you be insured with your parents via a public German insurance company, you are considered fully covered. The public health insurance must receive the info from you at which university you will be studying at, so that the **ESMV-message** can be sent out.

Children of German public officers should carefully consider their insurance because it is connected to child benefits. Starting from 25 years of age, there will not be any payments made in the case of illness. You'd have to be completely privately insured.

Attention: Travel health insurance does not fulfil the requirements needed for enrolment at a German university!

We recommend that you contact a German health insurance provider (by phone, email, or in person) **four weeks before starting your studies** to clarify your status and your university (SRH University) in time so that you can enroll at SRH University. You will find a selection of providers under point 7.

5) Start and End Date of Your Insurance

All students must be insured **for the entirety of their studies**. Looking at regular study periods, that is 6 to 7 semesters for bachelor's degree and 2 to 4 semesters for a Master's degree.

6) Health Insurance and Your Residence Permit

Please keep in mind that the Foreigner's Office requires students from non-EU countries to submit proof of a German health insurance in order to process their residence permit applications.

7) Examples for German Health Insurance Providers

A general list of German public health insurances can be found here:

<https://www.health-insurance.de/>

Here is a small collection of insurance companies that we had positive experiences with over the years:

TK - Techniker Krankenkasse

[English | TK](#)

AOK

<https://www.aok.de/>

BARMER

<https://www.barmer.de/en/>

8) Selection of Private Health Insurance Providers

The following list is not a complete list of German private health insurance providers. Make sure to carefully select your private insurance provider that best fits your needs. The cost for private health insurance plans varies. The more you pay, the more coverage you get (the cheapest insurance often covers only emergency treatment and is not considered sufficient by a public health insurance).

MAWISTA GmbH

<https://www.mawista.com/>

Care Concept AG

<https://www.care-concept.de/>

Klemmer International Versicherungsmakler GmbH

<https://www.klemmer-international.com/>