

Health Insurance Leaflet

This English translation is for convenience only. For legal purposes the German version is authoritative.

Insurance Facts

a) Liability for insurance

Students who are registered at state or state-recognized universities in the Federal Republic of Germany are liable for compulsory insurance in the statutory health insurance and social welfare funds. This also applies to students registered within Germany who have their residence or normal home abroad, unless they are entitled to benefits in kind on the basis of supra- or cross-national law.

The liability for insurance applies until the completion of the 14th subject semester, and at the most until the end of the semester in which they come to the end of their 30th year of age. The liability for insurance continues after this date, if

- ▶ the nature of the education,
- ▶ family reasons, or
- ▶ personal reasons,

specifically justify the achievement of admission requirements to a "second chance" learning institution, exceeding the age limit or an extended period of study.

Students who work for pay alongside their studies continue to be insured mandatorily as students if they still appear to be students, i.e., if their time and energy is largely devoted to studying. On the other hand, anyone who on the basis of the scope of their work appears to be an employee is not liable for compulsory insurance as a student but as an employee.

b) Family insurance

Students are not liable for compulsory insurance if they are insured as a family member under the statutory health insurance of their parents, spouse or life partner; the same applies to social welfare insurance. There is an entitlement to family insurance for children up to the completion of their 25th year, if they are in education or vocational training. Amongst other things, a requirement for family insurance is that the family member does not have a regular total income per month in excess of one-seventh of the base (€445.00). (For persons in marginal employment the permitted total income is €450.00.)

c) Exemption from health insurance liability

Anyone who becomes liable for compulsory insurance by registration as a student can apply to be exempted from the duty of insurance. Application should be made to the health insurance fund within three months of the start of the liability for insurance. Exemption cannot be revoked; it applies for the entire period of studies.

d) Voluntary insurance

For students whose liability for compulsory insurance ends for legal reasons (e.g., on exceeding the maximum number of semesters or maximum age), insurance resumes automatically in accordance with Section 188 (4) SGB V on the day after ceasing to be liable for compulsory insurance (obligatory follow-up insurance), unless the student actually declares his/her withdrawal within two weeks of being informed by the health insurance fund of the option to withdraw. Such withdrawal however is only effective if there is proof of other entitlement to cover in the event of sickness. No previous periods of insurance are required for obligatory follow-up insurance to come into effect. Voluntary membership is therefore established even if the student fails to apply. Anyone who is thus voluntarily further insured by the statutory health insurance also remains liable for compulsory insurance for social welfare. Liability for compulsory insurance may optionally however also be solved by concluding private social welfare insurance. This optional right may only be exercised for a period of three months after start of voluntary membership in the statutory health insurance fund.

Since 1 April 2007 the legal benefits of health insurance for students also apply to voluntary members of a statutory health insurance fund who are registered as students at a foreign state or state-recognized

university. If after 1 April 2007 these policyholders show that they count as students, then they only pay the "Studentenbeitrag" for their voluntary health insurance in Germany.

e) Private health insurance

Anyone who takes out private health insurance is obliged also to take out private social welfare insurance. Teenagers with parents who have private social welfare insurance may have private social welfare insurance under the same conditions as are the case for the statutory health insurance and social welfare fund (see above under (b) Family insurance), without paying contributions.

2. Benefits

Students and where relevant their co-insured relatives receive as benefits amongst other things medical and dental treatment including provision with dentures, medicines, dressings, remedies and aids, hospital treatment, screening tests, pregnancy and maternity benefits and long-term care benefits; there is however no entitlement to sick pay.

3. Contributions

Students who are liable for compulsory insurance have to pay in advance to the relevant health insurance fund the contributions for the semester of €397.98 to the statutory health insurance fund and €101.22 to the social welfare fund with a surcharge for childless students aged 23 and over (equal to a contribution of €66.33 and €16.87 monthly, respectively) before registration or re-registration. The semester contribution to social welfare insurance for students with children or childless students aged under 23 is €118.74 (equal to €19.79 monthly). The method of payment is standardized by the Spitzenverband Bund for all health funds. It is also possible to pay contributions monthly. Students who do not meet their obligation to pay contributions will be refused registration or acceptance of re-registration by the University. From 1 January 2015 health insurance funds may levy an additional fee which also has to be borne individually by students. Students who have family insurance are not charged a fee.

Students who are voluntarily insured are subject to a fee determined in accordance with the health insurance fund's regulations.

No registration without insurance

Before registration every student applicant must contact their health insurance fund to obtain an insurance certificate. The health insurance fund will provide the student applicant with a certificate recording

- ▶ whether s/he is insured or
- ▶ whether s/he is not obliged to take out or is exempt from health insurance, or is not liable for compulsory insurance.

This certificate should be submitted with the documents for registration at the University. If a student changes university a new insurance certificate should be submitted.

Which health insurance fund?

Student applicants receive the insurance certificate necessary for initial registration from the health insurance fund with which they are insured as a member or family member or with which they expect to be insured. Student applicants who are not insured in the statutory health insurance fund at the start of their studies receive their insurance certificate from the health insurance fund of which they were last a member or family member. It is hereby irrelevant how long ago the last membership or family membership was. If no prior health insurance fund has been used, then one of the optional health funds is responsible for issuing the insurance certificate.

Student applicants who wish to be exempted from the liability for insurance receive their insurance certificate from the health insurance fund that issues the exemption.

Choosing a health insurance fund

Students who are liable for compulsory insurance or entitled to insurance have the option of choosing to become a member of one of the following health insurance funds:

- the AOK health insurance fund of their residence,
- any Ersatzkasse, under whose regulations its responsibility extends to the policyholder's residence,
- company health insurance or craft guild health insurance funds, if their regulations provide for this and the policyholder resides in the fund district,
- the health insurance fund with which there was last membership or family insurance,
- the health insurance fund with which the spouse is insured,
- the AOK or any Ersatzkasse for the location where the university has its offices,
- the Knappschaft (pension insurance body for miners, railway workers and seamen).

The policyholder shall declare their choice to the chosen health insurance fund no later than two weeks after liability for insurance arises.

The chosen health insurance fund is also responsible for realizing the social welfare insurance. Family members covered by a family policy have no right of choice of their own; the member's decision applies to them.

More information

This leaflet only offers general information. The health insurance funds provide more information about students' health insurance.