

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

You have the choice between private ("*privat*") or public ("*gesetzlich*") health insurance (they are often called "Krankenkasse").

Approx. 90 % of the students enrolled in German universities opt for the **public health insurance** (about € 110 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 Berlin University of Applied Sciences

All students studying at SRH Berlin University of Applied Sciences (including exchange students) are required to submit proof of sufficient health insurance coverage **before the start of studies** (until March 31st or September 30th). 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**.
- c. Students above the age of 30 years or that are enrolled for longer than 14 semesters at a German university must take out private insurance. Please contact a public German insurance company incl. your insurance policy of the private provider, so they can check your status and send us an **ESMV-message**.

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 on 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.

For more details, please check out our **Student Welcome Guide**.

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

In order to sort out your health insurance status on time and to officially enroll at SRH Berlin University of Applied Sciences, you are advised to **contact a German public health insurance provider (by phone, email or in person) shortly after you have been accepted to study** at SRH Berlin University of Applied Sciences. See section 7) below for a list of contacts.

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. A semester starts on April 1st or October 1st and ends on March 31st or September 30th of the respective year.

Students of the **Tripartite International Management Masters**, who start their studies in Granada, Vilnius, Prag (MUP), Prag (AAU) or Querétaro, must prove insurance coverage from the start of the semester at their partner university. Please keep in mind that

the entirety of the studies is 4 semesters, and that Master Tripartite students have to be health insured even during their semesters abroad outside of Germany. They can get an additional insurance in the respective countries. Even if their first semester starts in Granada, Vilnius, Prag (MUP), Prag (AAU) or Querétaro, they have to provide us with proof of health insurance because they count as students of a German university.

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:

<http://deutscheinsurance.com/insurance-providers/>

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

TK - Techniker Krankenkasse

www.tk.de/techniker

AOK

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

BARMER

www.barmer.de

<p>Berlin: Herr Gunnar Löwenberg Gunnar.Loewenberg@tk.de Tel. +49 40 46 06 51 0 37 19 Mobil: +49 151 19 78 10 44</p>	<p>Berlin: AOK Nordost www.aok-on.de/nordost Frau Jessica Gohr Jessica.Gohr@nordost.aok.de Ernst-Reuter-Platz 2, 10587 Berlin</p>	<p>Berlin: Frau Julia Melchior julia.melchior@barmer.de</p>
<p>Dresden: Herr Jörg Militzer Joerg.Militzer@tk.de Tel. +49 40 46 06 51 03 Mobil +49 151-44682366 Bergstr. 2, 01069 Dresden https://www.tk.de/kontakt/Joerg.Militzer</p>	<p>Dresden: https://www.aok.de/pk/plus/inhalt/ansprechpartner-fuer-studierende/ AOK PLUS Campusservice Frau Ulrike Simon-Mauersberger campusservice-dresden@plus.aok.de Tel.: +49 800 1059023141 Weißbachstraße 2, 01069 Dresden</p>	<p>Dresden: service@barmer.de Tel.: +49 800 333 10 10 Königsbrücker Str. 17, 01099 Dresden</p>
<p>Hamburg: Frau Patricia Fuge Patricia.fuge@tk.de Tel.: 0151 - 62 44 81 66</p>	<p>Hamburg: Fabian Nieß fabian.niess@rh.aok.de Tel.: 040 2023-2212</p>	<p>Hamburg: Fabian Sparwirth fabian.sparwirth@barmer.de Tel.: 0160 90456376</p>

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

www.care-concept.de

Klemmer International Versicherungsmakler GmbH

www.klemmer-international.com

<p>info@mawista.com Phone: +49 7024 469510, Fax: +49 7024 4695120 Albstraße 26, 73240 Wendlingen</p>	<p>info@care-concept.de Phone: +49 800 977 35 00 Postfach 33 01 51, 53203 Bonn</p>	<p>leistung@klemmer-international.com Tel: +49 8041 7606-500 Fax: +49 8041 7606-550 Postfach 1209, 83632 Bad Tölz</p>
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