

# Health insurance is mandatory!

## Information for international students regarding health insurance



If you wish to study in Germany you need health insurance. All international students have to proof sufficient health insurance coverage when enrolling at Chemnitz University of Technology! Without it, you cannot be enrolled. Therefore it is of uttermost importance that you deal with this specific topic

at an early stage. In Germany there are two kinds of health insurance: compulsory/public and private, which differ widely in regard to the scope of services and benefits.

Hence all international students have to contact a public health insurance company in Germany before enrolling at university, either to **apply for a membership (1)** or to **get a proof of exemption from compulsory insurance (2)**. Additional information is listed for **students from a European foreign country (3)**; international students, who are **older than 30 years and PhD-students (4)**, and **participants of a preparatory language course (5)**.



**Attention:** A proof of membership or a certification of a private health insurance is not sufficient for enrolment! The certification of (statutory) health insurance shall look like the following:

<u>Certification of health insurance</u>	
- THIS CERTIFICATION HAS TO BE SUBMITTED ALONG WITH THE DOCUMENTS FOR ENROLLMENT TO THE UNIVERSITY. -	
Name, address (and signature) of the health insurance company	Date
Mr./Ms.	
Surname, name, date of birth	
Street, house number	
Zipcode, city of residence	
( ) is insured by our company.	
( ) is/was exempted from (compulsory) health insurance or is not liable to insurance deductions.	
Insurance registration number	
Registration number of the health insurance company	

## (1) Necessary documents to apply for a German public health insurance membership:

- valid passport
- bank account details (German account)
- letter of admission from Chemnitz University of Technology

! A membership within a German public health insurance is only possible from a **minimum stay** of one year! In case of a shorter stay in Germany, please read point (4).

## (2) Necessary documents to get a proof of exemption from compulsory/public health insurance:

- Confirmation of health insurance coverage from your country of origin in English or German (**Attention! To be requested in country of origin before coming to Germany!**)
- valid passport

! To receive a proof of sufficient health insurance coverage by an insurance company from your country of origin (and therefore the exemption from German compulsory insurance), you have to submit a **confirmation** stating this fact from your home town insurance in German or English language. This document is to be requested in your country of origin **before your arrival in Germany**.

! Sometimes private health insurance companies from other countries may also be recognized in Germany. You should clarify the exact details with your insurance. If your private health insurance is recognized for the purpose of your enrolment at university you will need a confirmation **that you are exempt** from taking out public health insurance. **But be aware that for the duration of your studies you cannot change to public health insurance!**

To clarify what exactly is meant by sufficient health insurance coverage, a **check list** for international students was created. This check list shows the **minimum requirements** for the health insurance coverage:

	<b>Yes</b>	<b>No</b>
• Free choice of doctor/dentist	<input type="checkbox"/>	<input type="checkbox"/>
• Reimbursement of medical/dental treatment costs to 100% (Conservative and surgical treatments, no co-payments)	<input type="checkbox"/>	<input type="checkbox"/>
• Reimbursement of prosthetic dentistry to at least 50 % (e.g. dental crown, dental bridge, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
• Reimbursement of medicines/medicament prescribed by doctor to 100% (maximum co-payment of 10 €)	<input type="checkbox"/>	<input type="checkbox"/>
• Reimbursement of charges for necessary emergency transports	<input type="checkbox"/>	<input type="checkbox"/>
• Unlimited hospitalization	<input type="checkbox"/>	<input type="checkbox"/>
• Reimbursement of physiotherapy treatments to at least 90% (e.g. massages, remedial gymnastics)	<input type="checkbox"/>	<input type="checkbox"/>
• Free of charge insurance for family members (husband/children)	<input type="checkbox"/>	<input type="checkbox"/>

### **Other aspects worth paying attention to when choosing an insurance:**

- Expense report for doctors and hospitals is carried out by the health insurance company (no payment in advance)
- maximum amounts covered by insurance
- No disclosure of previous diseases
- Free medical check-ups



**Tip!** All these aspects are guaranteed by legal regulations in the case of compulsory/public health insurance in Germany!

### (3) Exceptional case – European students

A particular case are **students from European foreign countries**, because Germany has a social security agreement with some countries, such as members of the European Union and the European Economic Area. As long as you have public health insurance in your home country you can get this insurance coverage approved by a public health insurance company in Germany. However, make sure you clarify at home which documents you will need to take with you (necessity: English or German language of documents)! For students this is usually a **European health insurance card (EHIC)**. Your insurance company will usually issue the EHIC free of charge.

It is possible that your insurance will not cover all costs in Germany. Before you enter the country make sure you know exactly **what services you are entitled to** in Germany. If you do not have health insurance at home, you still have to insure yourself in Germany - just like all other students.

### (4) Exceptional case – Students older than 30 years and PhD-students

In regard to **international students, who are older than 30 years**, the compulsory/public health insurance is **dispensed**. This means that you can no longer get public health insurance at the favourable student rates. In this case students need to apply either for **voluntary public insurance** or seek **private health insurance** in Germany or your country of origin.

### (5) Exceptional case – Participants of preparatory college/language course

Whoever takes part in a language course in preparation for their studies **cannot get health insurance from a public health fund**. In this case you must opt for **private health insurance**. Once the language course has been completed, students who are younger than 30 years can change to public health insurance for the duration of their studies. After completion of the preparatory college or the language course **you will need proof of sufficient health insurance coverage**, like all enrolled international students (see above).

- Literature sources:**
- Deutsches Studentenwerk „Krankenversicherung für internationale Studierende“ (2015), [http://www.internationale-studierende.de/en/on\\_arrival/health\\_insurance/](http://www.internationale-studierende.de/en/on_arrival/health_insurance/)
  - DAAD „Krankenversicherung“ (2015), [https://www.study-in.de/en/plan-your-studies/requirements/health-insurance\\_27548.php](https://www.study-in.de/en/plan-your-studies/requirements/health-insurance_27548.php)
  - Study In Chemnitz „Gesundheit: Krankenversicherung in Deutschland“ (2015), [http://www.study-in-chemnitz.com/de/Amtliches/Gesundheit/Krankenversicherung\\_1253.html](http://www.study-in-chemnitz.com/de/Amtliches/Gesundheit/Krankenversicherung_1253.html)
  - Internationales Universitätszentrum der TU Chemnitz „Neu in Chemnitz: Krankenversicherung“ (2015), <https://www.tu-chemnitz.de/international/incoming/chemnitz/krankenversicherung.php>
  - Studis Online „Studentische KV: Krankenversicherung für Studierende“ (2015), <http://www.studis-online.de/StudInfo/Versicherungen/krankenversicherung.php>