

# **Information Sheet on Student Health Insurance**

## **1. Insurance Status Categories**

### **a) Mandatory Insurance**

Students enrolled at public or officially recognized universities in the Federal Republic of Germany are subject to mandatory health insurance. This also applies to students who are enrolled in a German university but have their residence or habitual abode abroad, provided they are not entitled to healthcare benefits under supranational or international law.

Mandatory insurance coverage continues until the completion of the 14th semester of study, but no later than the end of the semester in which the student turns 30.

Insurance may continue beyond this limit if:

- the type of the program,
- family-related reasons, or
- personal circumstances

in particular, obtaining university entrance qualifications through a second-chance education program justify the extended duration of study or exceeding the age limit.

Students who are employed alongside their studies remain covered under student health insurance as long as they are primarily regarded as students, i.e., when their time and efforts are mainly dedicated to their studies. However, individuals whose employment is substantial enough to be considered employees rather than students are subject to employee insurance obligations instead.

### **b) Inclusion in Family Health Insurance**

Students are not subject to mandatory health insurance if they are covered under the statutory family health insurance of their parents or spouse. A student may also derive family insurance coverage from their spouse's student insurance.

Children are entitled to family insurance coverage until they reach the age of 25, provided they are in school or vocational training, or are completing a voluntary social or ecological year. If military or civilian service interrupts or delays the training, coverage may be extended beyond the age of 25 by the duration of the service.

Another requirement for family insurance is that the insured family member does not have a regular monthly income exceeding one-seventh of the reference amount (in 2024: 505€).

### **c) Voluntary Mandatory Insurance upon Application**

Students who are covered under family insurance in the former East German states and study in the former West German states may apply for compulsory student health insurance.

### **d) Exemption from Mandatory Insurance**

Students who become subject to mandatory health insurance upon enrollment may apply for an exemption. The application must be submitted to the health insurance provider within three months of the start of the insurance obligation.

### **e) Voluntary Insurance**

Students who are no longer subject to mandatory health insurance (e.g., due to exceeding the maximum number of semesters or age limit) have the option to continue their coverage through voluntary insurance.

This requires that they were insured for at least 24 months within the last five years prior to losing mandatory coverage, or for at least 12 consecutive months immediately before that point.

In addition, continuation of membership under voluntary insurance is only possible if the application is submitted in writing to the health insurance provider within three months of the end of the mandatory insurance period.

## **2. Choice of Health Insurance Provider**

Since January 1, 1996, students who are subject to mandatory insurance or are eligible for coverage have the right to choose membership with one of the following statutory health insurance providers:

- the AOK (General Local Health Insurance Fund) of their place of residence;
- any substitute health insurance fund whose statutes extend to the student's place of residence;
- company or guild health insurance funds (*Betriebskrankenkasse* or *Innungskrankenkasse*), if permitted by their statutes and if their jurisdiction includes the student's place of residence;
- the health insurance fund with which the student was last insured or covered under family insurance;
- the health insurance fund with which the student's spouse is insured;
- the AOK or any substitute fund located at the site of the university.

The student must inform the selected health insurance provider of their choice within two weeks of the start of their insurance obligation.

Students covered under family insurance do not have an individual right to choose a provider; the choice made by the primary insured person applies to them.

## **3. Benefits**

Students and, where applicable, their co-insured family members are entitled to the following benefits, among others: medical and dental treatment, including dental prostheses; prescription medications, dressings, therapeutic and assistive devices; hospital care; preventive health check-ups; and services related to pregnancy and maternity.

## **4. Beiträge Contributions**

Students subject to mandatory health insurance between the ages of 25 and 30 must pay monthly health insurance contributions of €82.99 per semester (plus any additional contributions charged by individual health insurance providers), as well as a long-term care insurance contribution of €32.48 per month. These payments must be made in advance to the respective health insurance provider before enrollment. Different payment arrangements may apply, depending on the provider's statutes.

Students covered under family insurance (possible through a parent until the age of 25) are exempt from contributions.

For students who are voluntarily insured (possible from the age of 30 onward), contribution amounts are determined by the statutes of the health insurance provider. By law, a minimum contribution must be charged to individuals with no or low income.

## **5. No enrollment without confirmation of your insurance status!**

Before enrolling, all applicants must contact their statutory health insurance provider using the university identification number **H0000481**.

The health insurance provider will then electronically report your insurance status to the university.

If you are privately insured or not subject to mandatory insurance, you must still contact a statutory health insurance provider using the same university identification number.

**Please note:**

**Enrollment cannot take place without the insurance status being reported by the health insurance provider.**

**6. Who is the responsible health insurance provider?**

The following health insurance providers are responsible for issuing the insurance certificate:

- For a student who is already insured: the health insurance provider with which the student is currently insured.
- For a student subject to mandatory insurance: the statutory or chosen health insurance provider.
- For a student who is exempt or not subject to mandatory insurance: the provider with which the last insurance coverage existed, or alternatively, any provider that would be responsible or eligible if mandatory insurance applied.
- For students who have been granted an exemption from mandatory insurance: the health insurance provider that granted the exemption.

**7. Where can I get information about health insurance?**

This information sheet is intended for general guidance only.

For more detailed information about student health insurance, please contact the health insurance providers. In accordance with Sections 13–15 of the German Social Code (SGB I), they are legally obliged to provide clarification, advice, and information.