

Health Insurance Information for International Students of Master of Engineering – Automotive Service Technology and Processes (ASTP)

Ostfalia University of Applied Sciences – Wolfsburg Campus

Table of Content

1	Health Insurance for International Students Studying in Germany.....	3
2	Choosing a Health Insurance Company.....	3
3	Health Insurance Application Process.....	4
4	Insurance Benefits	5
5	Insurance Contributions.....	5
6	University Identification Number.....	5
7	Health Insurance Card.....	6
8	Family Insurance	6
9	Exemption from compulsory health insurance	7
10	Voluntary Insurance	8
11	Further Information	8

1 Health Insurance for International Students Studying in Germany

Health insurance is compulsory for all students enrolled at a state or state-recognised university in Germany. Health insurance is also compulsory during mandatory practical training periods or internships that are part of the study programme.

This also applies to international students studying in Germany, even if they officially live in another country.

Public student insurance (“gesetzliche Krankenversicherung” / GKV) is the standard and safest option for most students under 30.

Student health insurance usually applies:

- until the end of the 14th semester, or
- until the end of the semester in which the student turns 30.

In some special cases, students may remain covered for a longer period, for example due to:

- the structure of the study programme,
- family-related reasons,
- personal circumstances, or
- gaining university entrance qualifications through adult education.

Students who work part-time during their studies are usually still insured under the student insurance scheme, as long as their studies remain their main activity. If employment becomes the student’s primary activity, different insurance regulations may apply.

2 Choosing a Health Insurance Company

Students who are subject to compulsory insurance may choose among several public health insurance providers in Germany. The most common providers for international students are:

Health Insurance Company

Techniker Krankenkasse (TK)

Audi BKK

AOK – Allgemeine Ortskrankenkasse

Website

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

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

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

Barmer
DAK-Gesundheit

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

Avoid choosing very cheap private “expat” insurance unless your university explicitly accepts it and you fully understand the limitations. Public insurance is generally easier for enrolment, visas, doctor visits, and future jobs in Germany.

The services offered by public health insurance providers in Germany are very similar, as they are regulated by law. All public health insurance providers offer the same core medical coverage and essential benefits. Differences usually only exist in a few details, such as:

- additional preventive check-ups,
- bonus or cashback programmes,
- mobile apps,
- or certain extra services like professional dental cleaning subsidies.

3 Health Insurance Application Process

Follow these simple steps to get your health insurance:

1. Choose a public insurer (see list in chapter 2).
2. Fill out the online student application.
3. Start date of insurance: 1 September 2026.
4. Upload:
 - passport,
 - university admission letter,
 - university identification number (see chapter 6)
 - German address (if already available),
 - and sometimes visa information.
5. The insurer sends the digital insurance confirmation directly to your university.
6. After your insurance has been set up, you will receive a physical or digital health insurance card, which you need when visiting doctors and accessing medical services.
7. You pay monthly after activation.

4 Insurance Benefits

Student health insurance generally covers:

- medical treatment,
- dental treatment,
- prescribed medication,
- hospital treatment,
- medical aids,
- preventive check-ups,
- pregnancy and maternity care.

5 Insurance Contributions

Students aged between 25 and 30 who require compulsory insurance currently pay:

- €87.38 per month for health insurance,
- plus approximately €35.91 per month for long-term care insurance,
- plus possible additional charges depending on the insurance provider.

The total monthly amount should in any case not exceed €150 per month.

Contributions must usually be paid before enrolment.

Students with voluntary insurance (usually from age 30 onwards) pay contributions according to the regulations of their health insurance company. A minimum contribution may apply even for students with little or no income.

6 University Identification Number

Enrolment is not possible until the university has received confirmation of your insurance status from a German health insurance company. Before enrolment, all applicants must contact a German public health insurance company that provide the university identification number directly to the university:

The university identification number of Ostfalia is

H0000481

The only step you need to take is to inform your chosen health insurance provider about the university identification number of Ostfalia University (see chapter 3). The health insurance company will then electronically confirm your insurance status to the university.

This also applies to students who:

- have private insurance, or
- are not subject to compulsory insurance.

In Germany, the university identification number is particularly important because universities do not accept your health insurance card or insurance number as proof of health insurance coverage.

Instead, they require an official digital confirmation sent directly from your health insurance provider (see chapter 6).

7 Health Insurance Card

After your insurance has been set up, you will receive your personal health insurance card, which you need when visiting doctors and accessing medical services.

You should always carry your health insurance card with you, as it may be required in emergencies, for example by ambulance services or at the hospital.

It is not necessary to provide your insurance number or any photos of your insurance card to the university.

8 Family Insurance

Students covered by family insurance are automatically insured through the same provider as the main insured family member. Students may be covered by family

insurance through their parents or spouse and may therefore not need separate compulsory student insurance.

Family insurance through parents is generally possible until the student turns 25, provided they:

- are still in education or vocational training, or
- are completing a voluntary social or ecological year.

If studies were interrupted because of military or civilian service, family insurance may continue beyond the age of 25 for the length of the interruption.

Family insurance is only possible if the student's regular monthly income does not exceed the legal limit (€565.00 per month in 2026). For students with a Minijob, a higher income limit may apply.

9 Exemption from compulsory health insurance

In some cases, students who become subject to German statutory student health insurance may apply for an exemption.

If you are required to take out statutory student health insurance in Germany, you may choose to opt out. In this case, you must submit an exemption request to a German statutory health insurance provider within three months after the start of insurance coverage.

Please note that this decision is generally binding for the entire duration of your studies. Once an exemption has been granted, you usually cannot switch back to statutory student health insurance during your studies.

International students should carefully consider this option before making a decision, as it may affect their health insurance coverage and costs throughout their studies in Germany.

10 Voluntary Insurance

Students who are no longer eligible for compulsory student insurance (for example because they are over 30 years old) may apply for voluntary health insurance.

To qualify, students must usually have been insured:

- for at least 24 months within the previous 5 years, or
- continuously for at least 12 months immediately before leaving compulsory insurance.

Applications for voluntary insurance must be submitted in writing within three months after compulsory insurance ends.

11 Further Information

This information sheet provides only a general overview.

For detailed advice, please contact a German public health insurance company directly. Health insurance providers in Germany are legally required to offer information and counselling services to students.