



Medical Insurance and Liability Insurance

No medical insurance? We strongly advise against not having medical insurance!

People without medical insurance have to pay the costs for medical treatment and medicine in Germany themselves. The medical care system in Germany is very good, but also expensive. **Hence, we strongly recommend a proper health insurance.**

Sample of costs for:

Dental treatment: 1,280 €
Ambulatory operation: 752 €
Pregnancy and delivery: 5,675€
In-patient treatment: 2,020€

In contrast:

Insurance contribution per month: approx.
108 €

Medical Insurance - Statutory Provider

In Germany all students must be covered by a statutory medical insurance until their 30th birthday.

The costs of statutory medical insurance for students differ slightly from each provider: approx. € 624-648 per semester / € 104-108 per month (summer semester 2020). The coverage begins on the day of enrolment. The time between the student's arrival and the beginning of the semester is not covered. Therefore, we recommend you take out an extra insurance for this time.

Medical Insurance - Private Provider

There are a few fundamental differences between the medical insurance by a private provider and that by statutory providers. Private providers do not have agencies in all German cities. The provider reserves the right to choose their clients. They are not required to accept everyone who applies for coverage. Persons who have a long or complicated medical history are less likely to be accepted by a private provider.

The monthly coverage fee by private providers is based on age, gender and the physical well-being of a person as well as the service plan chosen. Please make sure that you pay attention to the insurance terms and conditions regarding particular agreements on the reimbursement of costs or on maximum rates of medical fees. Doctors' bills and dentists' bills sometimes have to be paid by the patient, who is then reimbursed upon sending the receipt to his/her insurance provider. Cancellation periods, modes of payment, the offer of further enquiry and availability in case of illness may vary with different providers. Other important criteria for choosing a private provider can include services for regular physicals and routine check-ups, dental prosthesis, glasses, pregnancy as well as administrative aspects such as the period of notice for terminating services, method of payment, availability in case of illness and customer service benefits. International students wishing to obtain a degree at Heidelberg University should make sure their medical insurance meets the criteria of the German Mandatory Insurance Act (*Pflichtversicherungsgesetz*, §5 SGB).

Enrolment and medical insurance

For the enrolment (registration) students have to bring (according to SKV-MV §2 BGB I) either

- a) a coverage confirmation of a German statutory health insurance for enrolment at the university („**Mitgliedsbescheinigung einer deutschen gesetzlichen Krankenkasse für die Einschreibung an der Universität**“) (= confirmation that the student is insured there) or
- b) a document certifying exemption from statutory health insurance (“**Bescheid zur Befreiung von der Krankenversicherungspflicht**“) **Please note, however, that this exemption will be valid for the whole duration of your studies and cannot be revoked.**

This document will be issued by a **local German statutory health insurance company** (see list at the end of this chapter).

Students from the EU and/or of the ERASMUS programme

In some cases students from a member state of the European Union can be exempted from the statutory medical insurance in Germany, if they can prove that they are insured in another EU country that has a social insurance agreement with the Federal Republic of Germany. This is possible, if students have got an **EHIC (European Health Insurance Card)** from the insurance provider in their home country or the form AT11 (from Turkey). In an acute disease the EHIC can be presented to the attending physician. **For all preventive medical check-ups and medical adjuvants like glasses these students have to contact the insurance in their home country.**

For the enrolment the EHIC and form AT11 has to be presented to a German statutory insurance provider. The German provider will then issue an exemption letter (“*Bescheid zur Befreiung von der Krankenversicherungspflicht*“). **Please note that this exemption will be valid for the whole duration of your studies and cannot be revoked.** This letter must be presented to the International Relations Office at the time of enrolment.

The medical coverage from most other EU providers also covers the period of time between arrival and enrolment. Hence an extra insurance for this time is not necessary.

Please note: The exemption from the statutory medical insurance in Germany by providing an EHIC or form AT11, is only suitable for a short term course, as for example the ERASMUS-Program. If you are planning on studying more than 2 semesters in Germany (for example to gain a degree or PhD), we advise to contract a German medical insurance. Students from the European Union, who want to be ensured with a statutory German health Insurance need to present them the form E 104, that they have not got any health Insurance in their home country.

Students covered by Family Insurance in Germany

Students whose parents or spouse are/is insured with a German statutory medical insurance are covered by this family insurance until the age of 25 under certain conditions can be exempted from contributions. In this case, a coverage confirmation is required for enrolment.

Students at the Studienkolleg, at the College for German Language and Culture (German Courses – Max-Weber-Haus) or in pre-semester induction courses (Propädeutische Vorsemester)

Statutory medical insurance providers are not obligated to provide students attending the *Studienkolleg*, the College for German Language and Culture or a pre-semester induction course with coverage due to their status of preparatory studies. If there is no option of getting insurance from a statutory provider, there is still the possibility to take out a private medical insurance. Once students begin their full-time studies, a request for statutory coverage can be made. The university strongly recommends taking out this statutory coverage. For further information please contact Ms Monzel at the International Relations Office (see below).

Students older than 30 years

After your 30th birthday, your obligation to take out medical insurance with a statutory health insurance provider ends. If you have already been insured with a German statutory medical insurance, you can maintain your membership there. If this is not the case or if you do not wish to do that, you can choose to take out a private medical insurance in Germany.

See also above → **Enrolment b)**

PhD Students

Students enrolling as a PhD student at the university unfortunately do not qualify for the students' tariff as stipulated by the state regulations. According to the social insurance system they have completed their undergraduate and graduate education. If you were formerly insured with a German statutory medical insurance and wish to continue this insurance, it is still possible, but you will no longer be offered the students' tariff. If, however, you do not wish to take out a statutory insurance, there is still the option of getting insurance from a private provider.

See also above → **Enrolment b)**

Medical coverage for travellers

Medical coverage for travellers abroad is usually limited to specific services. It is only meant for short-term stays in Germany, and services such as dental treatment or precautionary screenings are not covered. Such medical coverage is **unsuitable** for longer stays such as a study programme or a PhD programme.

Students who do not wish to get medical insurance with a statutory health insurance provider in Germany

Students who do not wish to get medical insurance in Germany can be exempted from the statutory insurance within 3 months after beginning their studies. In order to do this, you have to go to a German statutory medical insurance and show your private medical insurance documents. The document certifying exemption from statutory medical insurance can then be issued. **Please note, however, that this exemption will be valid for the whole duration of your studies and cannot be revoked**. Therefore we strongly advise against doing so.

See also above → **Enrolment b)**

Liability Insurance (*Haftpflichtversicherung*)

A Liability Insurance (*Haftpflichtversicherung*) is highly recommended. This insurance covers any unintentional damage you may cause (e.g. causing an accident as a bicyclist, etc.). If you already have a similar form of insurance coverage in your home country, it may be valid in Germany as well. For information on coverage in other countries please contact your provider.

For further **information on medical insurance and liability insurance** please contact after arrival the International Relations Office / Ms. Monzel

monzel@zuv.uni-heidelberg.de

Some statutory medical insurance providers in Heidelberg (selection)

| Name of insurance provider: |
|---|
| <p>AOK Heidelberg Friedrich-Ebert Anlage 27 69117 Heidelberg</p> <p>Phone: 06221 91401-3311 Markus.Ertelt@bw.aok.de</p> |
| <p>BARMER GEK Ersatzkasse Alte Eppelheimer Str. 8 69115 Heidelberg</p> <p>Phone: 0621/1700131-6200 service@barmer.de</p> |
| <p>DAK Heidelberg Adenauerplatz 6 69115 Heidelberg</p> <p>Phone: 06221/718160</p> |
| <p>Innungskrankenkasse (IKK) Kurfürstenanlage 3 69115 Heidelberg</p> <p>Phone: 06221/53000</p> |
| <p>Kaufmännische Krankenkasse (KKH-Allianz) Friedrich-Ebert-Anlage 21 69117 Heidelberg</p> <p>Phone: 06221/4340590</p> |
| <p>Techniker Krankenkasse Friedrich-Ebert-Anlage 1 69117 Heidelberg</p> <p>Phone: 06221/534100 Tammy.Bieth@TK.de</p> |