



German Health Insurance!

Content for Today

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- ✓ Q & A



**The following information is valid to
all
statutory health insurance companies**

Starting your studies

Three things you need to do before you start your studies:



- Admission of the university



- Get health insurance



- Set up a bank account

Health insurance cover is mandatory as a student in Germany. Regardless of how you are insured, you have to get in contact with a German statutory health insurance company (e.g., TK) to finalise enrolment.

We will confirm your insurance status to your university electronically – regardless of whether you are insured with TK or have EHIC or private cover.

Please note the differences between EU Students and NON-EU Students on the following sites!





NON-EU/EWR-Students

At the onset of your Studies

Non-EU/EWR-students

Health insurance | In Germany, **health insurance is mandatory**. Students from non-EU countries who wish to study at a state university are subject to the statutory insurance obligation of the students and must be insured in Germany from the beginning of the semester (1 October).

- All social health insurance funds are available for students who are under the age of 30. One of the largest health care providers in Germany (which also insures the majority of students) is **Techniker Krankenkasse (TK)**.
- **If you enter Germany before the start of the semester, you will need travel health insurance for the period until 1 October.**
- If you are over 30 years of age, you have to be private health insured - see chapter 3



Why take out statutory health insurance?

- In Germany, statutory health insurance is compulsory for almost everyone. Compared to other countries, it offers a much more secure scope of benefits than private health insurance.
- The exact advantages of statutory health insurance compared to private health insurance are explained again below.

The first step to health insurance cover

- Choose a health insurance provider. Our tip: TK!
- The quickest and easiest way to get health insurance: Become a member online!
- Extensive coverage for a below-average fee.
up to the age of 23: **139.11 EUR**
over the age of 23 without children: **144.24 EUR**
(reduced fee if you have children)

Become a member of TK:



What is necessary for health insurance and enrolment

- For your enrolment, the university needs an electronic notification from your statutory health insurance.
- This happens automatically after you have applied for the statutory health insurance.
- **Please note: When applying, you must first enter your address from your home country. It is not permitted to enter the address of the university!**
- Once you have arrived in Germany, you must immediately inform your health insurance provider of your German address so that your health insurance can be activated.
- You can find all information including a link to the application form at <https://www.landingpage.tk.de/darmstadt>
- Of course, it is also possible to apply for statutory health insurance through agencies such as Expatrio, Coracle or Dr. Walter.





2.

The German Health Care System

HEALTH

Statutory health insurance benefits

The most important information at a glance

- Medical treatment
- Dental treatment
- Treatment and stays in hospital
- Medicines, aids and remedies
- Rehabilitation
- Important check-ups and prevention courses
- And much more ...
- The German statutory health insurance covers everything that is medically necessary and legally required



The eHealth card

- Every insuree with a statutory health insurance fund receives an eHealth card.
- The card includes your photo so that it can be clearly assigned to you.
- Ideally you should always carry the eHealth card with you and present it to your doctor or at the hospital prior to treatment.
- Medical services are billed directly via the card.



As per German law co-payments have to be made certain services

- Medicines (you have to pay 10% percent of the dispensing price; this will not be less than 5 EUR and not more than 10 EUR)
- Hospitalisation (If you are treated in hospital, you have to pay a personal contribution of 10 EUR a day for up to 28 days each calendar year)

3.

**NON-EU/EWR-Students
from the age of 30**

At the onset of your Studies

Non-EU/EWR-students from the age of 30

- If you are beyond the above-mentioned cut-offs (age), you have to apply a German private health insurance.
- A travel health insurance will not be accepted for enrolment. It is only valid for the period of your entry until the beginning of the semester (1 October)
- We recommend that you take out a private comprehensive health insurance policy which provides comparable health insurance cover in accordance with Section 11 of the German Social Security Code (SGB V) and Section 20 of the German Social Security Code (SGB XI).
- If necessary, one of our partners such as Expatrio, Coracle Dr. Walter can offer you a suitable insurance.

What is necessary for enrolment at university

- For your enrolment, the university requires an electronic notification from a German statutory health insurance fund about your insurance status.
- This is done after you have sent the following documents to students.darmstadt@tk.de:
 - A copy of your German private health insurance policy
 - A copy of your passport or ID card.
 - Copy of your admission letter

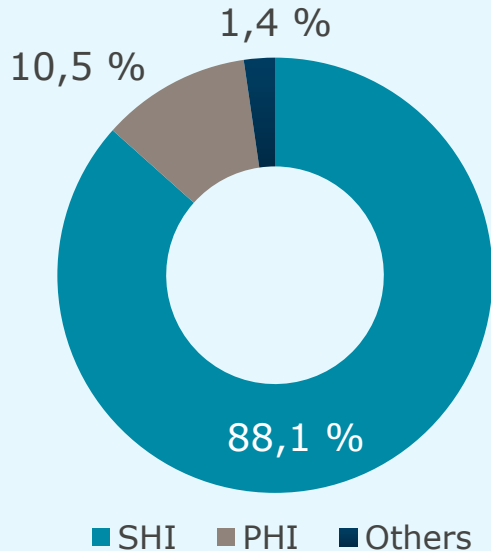
4.

The private health insurance system

The German health care system

Social and private health insurance

What kind of insurance covers do Germans have?



Social Health Insurance (SHI)

- Within SHI, the principle of **solidarity** applies. All members are entitled to the same benefits, regardless of their income and of how much they pay in contributions.
- In this respect, TK operates cost-covering and does not make a profit.

Private Health Insurance (PHI)

- Customers insure their **personal risk taking individually**. This means the more you are prepared to pay, the better you are covered in an emergency.
- In this respect, the goals of PHI are to make a profit.

Source: Association of Health Insurance Funds / www.vdek.com 12/2021

Differences between **SHI** and **PHI**

No exclusion or extra rates for example having chronic disease

Exclusion or extra rates for example having chronic disease

Insured persons never have to pay in advance

The doctor bills the client directly. The client must pay in advance.

Direct billing through your health insurance card

Doctor issues invoice for treatment, may differ from selected insurance cover

Children or spouses can be insured at no additional cost

Individual insurance cover depending on the contract concluded



**Students from
the EU/EEA**

5.

Students from the EU/EEA or a country with which Germany has a bilateral social security agreement

- You do not require additional health insurance in Germany. You are covered by your insurance in your home country.
- You may need to get health insurance cover in Germany if you take up employment as a student. This depends on what you earn and your home country.
- If you start working (i.e. working student "Werkstudent") you have to insure yourself



What is necessary for enrolment at university

- For your enrolment, the university requires an electronic notification from a German statutory health insurance fund about your insurance status.
- This is done after you have sent the following documents to students.darmstadt@tk.de:
 - A copy your EHIC
 - A copy of your passport or ID card.
 - Copy of your admission letter

European Health Insurance Card (EHIC)

- Is used in exactly the same way as the eGK
- Doctors have to accept it, some don't
- Find more information under:
- <https://ec.europa.eu/social/main.jsp?catId=559&langId=en>





Special offers of TK

6.

HEALTH

Further information
and access to
online consultation hours



Do you have questions about health insurance?

- In-person consultation hours at Schöffers (Foyer C23) or AStA (C10 -ZG)

Advice on campus

During the lecture period, you will find me on campus on the following days:

2nd Wednesday of the month, 11 a.m. – 2 p.m., Foyer C23.

Last Wednesday of the month, 2 – 3 p.m., C10/ZG.06 or by appointment.



6

Q & A

We have a very strict data protection law in Germany!

For this reason, I would like to ask you not to ask any questions that could lead to conclusions about your personal health status

Please use the online consultation for these questions.



Catharina Bremer

Campus Consultant

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Mail: students.darmstadt@tk.de



**And if you have more
questions...**

...I am here to help.