



German Health Insurance!

Content for Today

- ✓ Preview – what can I expect within the 30-45 Minutes?
- ✓ At the onset of your studies – NON-EU/EWR-Students
- ✓ The German health care system
- ✓ At the onset of your studies – NON-EU/EWR - students from the age of 30
- ✓ The private health insurance system
- ✓ At the onset of your studies – EU/EEA students
- ✓ The European Health Insurance Card or A/T11
- ✓ TK services for students
- ✓ Q & A



1.

**At the onset of your
studies –
NON-EU/EWR-Students**

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

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.

Monthly Contribution for statutory health Insurance

The average monthly contributions to the statutory health insurance for students will be between 120 and 125 € from 07/2023, depending on age.

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://aktion.ecoach.tk.de/kampagne/darmstadt>
- Of course, it is also possible to apply for statutory health insurance through agencies such as Expatrio/Coracle or Dr. Walter.

2.

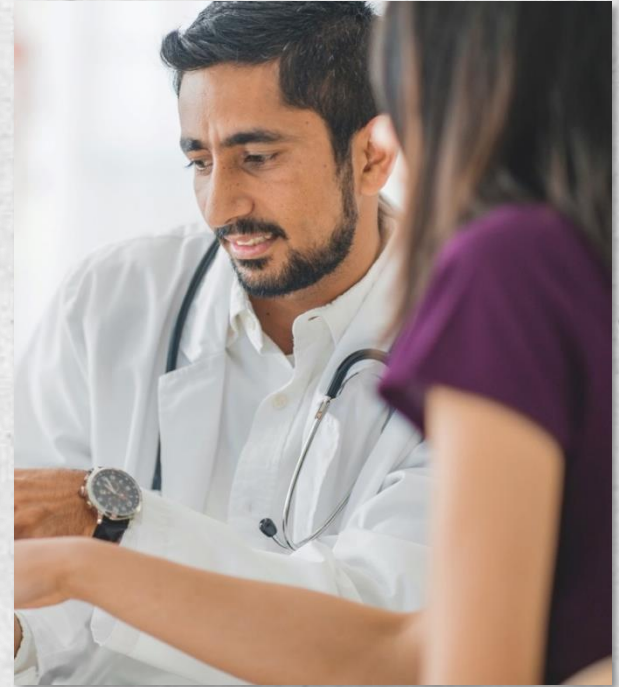
The German Health Care System

The German Health Care System

The Benefits of Social Health Insurance

- medical treatments
- dental treatments
- treatments in hospital and hospitalisation
- medicines, medical equipment, and other remedies
- important medical check-ups & courses in preventive care
- and much more...

*The German statutory health insurance covers everything that is medically necessary and legally required.



The German Health Care System

- the electronic health card is issued to every member of a social health insurance fund
- a passport photo clearly identifies the insure
- the card should always be carried
- the health card is needed whenever you see a doctor or go to a hospital
- **the fees are directly settled via the card**



A federally mandated copayment is required for a few services, such as:

- medicines (5-10 Euros)
- hospitalisation (10 Euros per day for a maximum of 28 days within a year)

3.

At the onset of your studies – 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.
- 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 or 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

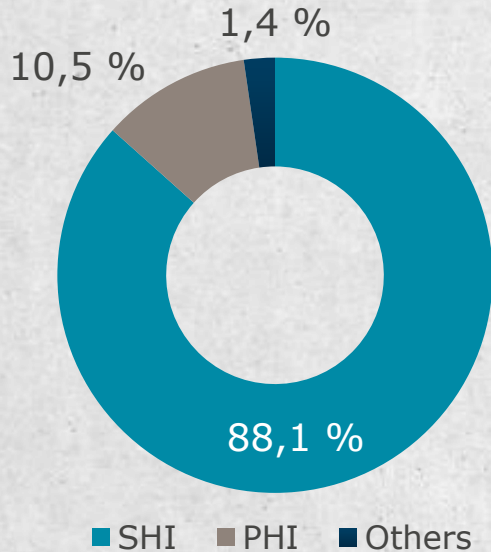
4.

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

5.

At the onset of your studies – EU/EWR Students

At the onset of your studies

Essential documents – health insurance

What do I have to bear in mind as a member within the EU or the European Economic Area (EEA)?

- A social security agreement exists between Germany and the EU as well as the European Economic Area (EEA).
- Students who are citizens of these countries do not have to take out a separate insurance in Germany; their current insurance remains valid.
- All you need when you see a doctor in Germany is your European Health Insurance Card (EHIC).
- Ask your health insurance representative in your home country about this card.

Students from EU or the European Economic Area (EEA)

- do not have to take out a separate insurance in Germany, their current insurance remains valid
- if you start working (i.e. working student “Werkstudent” or “Minijob”) 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>





TK services for students

TK services for students

- Online consultation hour
- Fact sheets
- Health insurance while you are studying
- videos
- <https://aktion.ecoach.tk.de/kampagne/darmstadt>



8.

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.



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

...I am here to help.