

Health Insurance Information Leaflet¹

1. Facts about health insurance

a) Compulsory insurance

Statutory health insurance is compulsory for all students enrolled at public or officially recognised universities in the Federal Republic of Germany. This also applies to students enrolled in Germany who have their place of residence or main residence abroad, insofar as they are not entitled to benefits in kind under bilateral or international law.

The legal obligation to insure continues until the end of the 14th subject semester, at the latest until the end of the semester in which the student reaches the age of 30. The obligation to insure continues beyond that point in time if

- the nature of the course of studies,
- familial reasons,
- personal reasons,

in particular acquisition of the university entrance qualification at an institution for second-chance education, justify exceeding the age limit or engaging in a longer period of study. Students engaged in gainful employment beside their studies remain covered by statutory health insurance as students, as long as their profile is that of a student, i.e. the majority of their time and labour is devoted to their studies. By contrast, anyone who has the profile of a wage earner due to the extent of his/her employment must be covered by statutory health insurance as a wage earner, not as a student.

b) Family insurance

Students are exempt from statutory health insurance if they are covered by the health insurance of their parents or spouse; this equally applies to nursing care insurance. Children are entitled to family insurance until they reach the age of 25, while they are still at school or undergoing vocational training (including university study). If the training is interrupted by military or civil service, the eligibility for family insurance continues beyond the age of 25 for a period equal to the period of service. Another prerequisite for family insurance is that the family member does not have a total regular monthly income exceeding one seventh of the amount of reference (345 €); for marginally employed persons, the permissible maximum total income is 400 €.

c) not applicable

d) Exemption from compulsory insurance

Anyone becoming subject to compulsory insurance by being enrolled as a student can apply for exemption from compulsory insurance. The application must be lodged with the health insurance fund within three months from the beginning of the obligation to be covered by statutory health insurance. The exemption is irrevocable. It remains in force for the entire period of study.

e) Voluntary health insurance

Students whose compulsory insurance has terminated (e.g. due to exceeding the maximum number of semesters/the age limit) are eligible to continue their insurance cover on a voluntary basis, on condition that they were insured for at least 24 months without interruption during the last five years prior to the termination of compulsory insurance, or for at least 12 months without interruption immediately prior to termination. Another prerequisite for continued membership in the health insurance fund as a voluntary member is that the application for continued membership is submitted to the health insurance fund in writing within three months from termination of compulsory insurance. Insurance holders continuing their health insurance cover on a voluntary basis remain subject to compulsory nursing care insurance.

¹ (according to student health insurance registration regulation dated 27 March 1996; updated in the summer semester 2005 on the basis of information obtained from AOK Bundesverband (Federal Association of AOK Health Insurance Funds), 53177 Bonn)



2. Benefits

Students and their dependants covered by family insurance, where applicable, are entitled to benefits for medical and dental treatment including dental prostheses, medicinal treatment, dressings, medical auxiliaries, treatment in hospitals, early detection screening, maternity benefits and nursing care benefits; however, they are not entitled to sickness benefits.

3. Contributions*

Students subject to compulsory health insurance are liable to pay health insurance contributions of 279.60 € and nursing care insurance contributions of 47.52 € for each semester (which equals monthly contributions of 46.60 € and 7.92 € respectively). The contributions for the semester are payable in advance to the relevant health insurance fund prior to enrolment or re-registration at the university. The regulations of individual health insurance funds may include provisions for other modes of payment. To students who do not fulfil their obligation to pay health insurance contributions, the University will refuse enrolment or acceptance of re-registration.

No contribution is payable for students who are covered by family insurance.

For students insured on a voluntary basis, the amount of contribution is fixed by the regulations of the respective health insurance fund.

4. No enrolment without insurance certificate

Every prospective student is under obligation to obtain an insurance certificate from the health insurance fund of which he/she is a member prior to matriculation. The health insurance fund will issue a certificate to the prospective student as to

- whether he/she is insured or
- whether he/she is free of insurance, exempt from compulsory insurance or not subject to compulsory insurance.

The insurance certificate must be submitted to the university together with the enrolment documents. If a student moves to another university, he/she must submit a new insurance certificate.

5. Which health insurance fund is authorised to issue insurance certificates?

Prospective students receive the insurance certificate required for initial enrolment from the health insurance fund where they are or will be insured at the beginning of studies either as a member or as a dependant of a member.

Any prospective student who, at the beginning of studies, is not covered by statutory health insurance must obtain his/her insurance certificate from the health insurance fund where he/she was most recently a member or from which he/she most recently held family insurance cover. Here it is irrelevant how long the most recent membership or family insurance cover dates back. If no most recent health insurance membership exists, one of the eligible statutory health insurance funds is authorised to issue an insurance certificate. Prospective students who wish to apply for exemption from compulsory health insurance obtain their insurance certificate from the health insurance fund which grants the exemption.

6. Choice of health insurance funds

Since 1 January 1996, students subject to compulsory health insurance and students entitled to voluntary health insurance are free to choose one of the following health insurance funds:

- the AOK at their place of residence,
- every alternative statutory health insurance fund whose regulations permit coverage at the insured person's place of residence,
- company and trades health insurance funds whose regulations permit coverage of students, provided the insured person lives in the district covered by the respective fund,
- the health insurance fund of which the student was most recently a member or by which he/she was covered through family insurance,
- the health insurance fund covering the student's husband/wife,
- the AOK or any alternative statutory health insurance fund at the location of the university.

The insured person's choice must be declared to the selected health insurance fund within two weeks from the commencement of compulsory insurance obligation at the latest. The selected health insurance fund is also responsible for implementing nursing care insurance. Persons covered by family insurance have no freedom of choice, but are bound by the choice of the respective health fund member.

7. Who provides information about health funds?

This information leaflet only provides general information. More detailed information about students' health insurance is available from the health insurance funds.