INSURANCES – HEALTH, ACCIDENT AND PRIVATE LIABILITY
• Why do students need a health insurance?

• Do I need to register for a German health insurance?

• How do I register for German health insurance?

• Accident / liability insurance
In Germany, students are generally subject to mandatory health insurance!

• To enroll at a university, you need to provide proof of valid health insurance.
• A health insurance usually covers possible medical bills, hospital stays and doctor’s visits, hearing aids, prophylactic dental care, specific check-ups, etc.
• There are statutory health insurance providers and private health insurance providers in Germany.
• More information on Deutsches Studentenwerk’s websites
Students from **EU/EEA-countries and Switzerland and UK**

- social Security Agreements in many EU/EEA-countries
- your existing health insurance can be recognized by a German statutory health insurance company
- usually needed: European Health Insurance Card (EHIC) / Global Health Insurance Card (GHIC) for UK (provisional versions accepted for enrollment process)
- confirm coverage with German statutory health insurance provider – always provide the **sender number H0001178** (University of Bonn)
- **Important:** If you are an EU, EEA, Swiss or UK national studying in Germany and you take a part-time student job or paid internship, you will need to take out insurance with a German health insurer. Exceptions: Austria, Denmark, Luxembourg – when they have an income not over 520€ per month (called „minijob“).
EXAMPLES EUROPEAN HEALTH INSURANCE CARD (EHIC)
Students from **non-EU/EEA-countries**

- You can either register with a German health insurance company or register for an overseas health insurance before coming to Bonn.
- Note that a health insurance from abroad needs to cover specific services to be recognized as a valid health insurance in Germany.
- Confirm coverage with German statutory health insurance provider – always provide the **sender number H0001178** (University of Bonn)
DO I NEED TO REGISTER FOR A GERMAN HEALTH INSURANCE?

Germany has a social security agreement with Bosnia and Herzegovina (BH 6), North-Macedonia, Montenegro, Serbia, Turkey (T/A 11), Tunisia (TN/A 11), Iceland, Liechtenstein, Norway, Switzerland, Serbia, United Kingdom:

• Students who have statutory health insurance in these countries must apply in advance for the European Health Insurance Card (EHIC) or a certificate of entitlement (E-111, AT 11, ATN 11 or BH6-form) before coming to Germany.

• Confirm coverage with German statutory health insurance provider – always provide the sender number H0001178 (University of Bonn)
EXEMPLARY OF HEALTH INSURANCE PROVIDERS

Statutory health insurance

Private health insurance

BARMER

Die Techniker

DAK

Gesundheit

AOK

Die Gesundheitskasse.

HUK

HUK-COBURG

Debeka

HanseMerkur

AXA
Statutory health insurance

- regulated by the government
- most people in Germany are insured statutorily (approx. 90%)
- there are 97 statutory health insurance companies → benefits and costs vary only slightly
- for students: 110-125 euros
- for students 30 years and older it might be more expensive
Private health insurance

• offered by private insurance companies
• services and treatments above the statutory regulations
• costs are based on age, health, profession and tariff options
• for students: 250-800 euros
• students 30 years and older need to take out private health insurance
Compare and choose a health insurance provider.

You chose a **German statutory insurance**

Before purchase: inquire with a statutory health insurance provider if the chosen plan qualifies for exemption of statutory insurance

You don’t get confirmation that the chosen plan qualifies for exemption of statutory insurance → choose a different plan and repeat the previous step

You get confirmation that the chosen plan qualifies for exemption of statutory insurance

Provide the University of Bonn’s sender number H0001178

The statutory health insurance provider will automatically inform the university about your health insurance status.

You chose a **private insurance**
All enrolled students are insured for accidents that happen on university premises: lectures, university sport, library etc.

does not cover accidents that happen during private activities like study trips or studying for an exam at home

Find further information and the necessary accident report form online
Feel free to join the TK online info session: “Well prepared for your studies Health Insurance in Germany”

- **When?** Every Tuesday from 2 to 3 p.m. (German time)
- **Where?** Online via MS Teams
- **What?** - the German health care system
  - regulations for EU/NON-EU students
  - coverage of public health insurance
THANK YOU FOR YOUR ATTENTION

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