

# Insurance and Health: Information for International Students



## Health and liability insurance

### 1. Health insurance while studying

In general, having insurance is mandatory: all students under 30 years who are enrolled at a German university are obliged to be member of a health insurance company (including long-term care). This means that you can only enroll, if you hand in proof of insurance! A travel health insurance is insufficient to pursue your studies in Germany.

#### 1.1. Is the health insurance that I have in my home country enough?

##### Students from the EU, Switzerland, Liechtenstein, Norway and Iceland (EU and EEA):

- In principle, the insurance of these students is also valid in Germany → the insurance coverage must be recognized by a German health insurance company.
- Usually you need an EHC card („European Health Insurance Card“) or the form „E128/E111“ from your home country, which you have to hand in when you enroll.
- You can apply for the EHC card at your health insurance company:  
<http://ec.europa.eu/social/main.jsp?catId=559&langId=de>
- Note: foreign insurances do not always include all costs of medical treatment in Germany. In this case you have to take care of the additional costs yourself.
- Tip: clarify any questions with your insurance at home before you come to Germany.

##### Students from non-EU countries:

- Germany has social security agreements with some countries outside the EU. This means that the insurance from these countries can also be acknowledged in Germany. Yet they are not always sufficient for the insurance coverage in Germany. A list of the existing agreements can be found here:  
<http://www.dvka.de/oeffentlicheSeiten/ArbeitenAusland/Abkommensstaaten.htm>
- If there is a social security agreement with your country, the insurance coverage must still be recognized by a German health insurance company.
- Tip: Before coming to Germany clarify which services you can use in Germany. Some costs or treatments are not always included. Maintaining the insurance of your home country is not necessarily an advantage. Therefore consider which options are best for you.

#### 1.2. How can I obtain health insurance in Germany?

In Germany there are two types of health insurance: statutory health insurance, which is a government-regulated public health insurance (*Gesetzliche Krankenversicherung* - GKV) and private health insurance (*Private Krankenversicherung* - PKV)! The statutory health insurance is more affordable for students than private health insurance.

##### A. Statutory health insurance (*Gesetzliche Krankenversicherung* - GKV)

- As a student you pay 61.01 euro per month plus a small individual contribution to the respective health insurance company. For the long-term care you pay 14.03 euro per month as long as you are younger than 23 years of age. If you are older than 23 years, your monthly rate is 15.52 euro.

- This contribution rate applies for students until the age of 30 or until the 14th subject related semester (Fachsemester).
- You can obtain health insurance in any of the statutory health insurance companies in Germany. Services and priorities of the health insurance companies may differ. For an accurate comparison of the companies, please follow this link: <http://www.gesetzlichekrankenassen.de/>
- You will receive a health insurance (ID) card which you show at the doctor's office for medical visits.
- If you want to get health insurance, you need:
  - o Passport or identity card
  - o Registration certificate in Frankfurt
  - o Proof of preliminary registration (semester documents)
  - o A German bank account or IBAN
  - o A passport photo (Important!)
- If **during your studies** in Germany you exceed the **age of 30 or the 14th subject related semester** (Fachsemester), you can voluntarily keep the statutory insurance and pay a higher contribution rate, provided that the company offers you this. In exceptional circumstances a lower contribution can be granted. Each company will give you more information on this subject.
- Whoever is already older than **30 years at the beginning of their studies** can only obtain private health insurance.
- If you are privately insured at the beginning of your studies, you have three months to change to the statutory health insurance. If you submit your request later it will be rejected and you have to remain in private insurance.
- **Family insurance** (only if the parents or spouse are insured by a statutory health insurance in Germany): Students can co-insure with their parents / spouse without extra charges until the age of 25 years, if their regular monthly income does not exceed 395 euro (2014), with a mini-job exceeding 450 euros.

## B. Private health insurance (Private Krankenversicherung - PKV)

- **Before the age of 30 or the 14th subject related semester** private health insurance for students is only possible in exceptional cases – you must apply for exemption from insurance obligation at a statutory health insurance (e.g. AOK, DAK, BEK, TK, etc.).
- With a private health insurance you usually pay the costs of doctor visits and meds yourself and then later submit an invoice to the insurance company.
- The compulsory insurance services of the private health insurance must correspond to those of the statutory health insurance („full insurance“).
- **Note:** if you opt for private health insurance and later want to change to statutory health insurance company, you can only be accepted in exceptional cases!
- **Private health insurance in your home country** (no travel insurance!): You should make sure it is acknowledged in Germany. If so, you will need confirmation on the exemption from statutory health insurance for your enrollment. Please note: travel insurances do not count as private health insurance!
- After the **end of the compulsory insurance** for students, special offers can be offered by private insurances which are more affordable than the statutory health insurance, for example, covering only the most necessary health treatments in hospital, surgery, toothache etc.

Note: getting a statutory or private insurance is only possible if you have an **address in Germany** and a **German (or European) bank account**. Students mostly get their insurance shortly after their arrival in Germany.

### Case 1: Health insurance during the study preparation or the Studienkolleg

Anyone in Germany, who attends a **preparatory language course**, cannot obtain statutory health insurance because there is no insurance obligation.

You can only get private insurance which is under the scope of a statutory insurance. If you need to be temporarily insured (which is not possible for regular students), a monetary amount of the insurance of at least 30,000 euro is required.

**Exception:** Those, who work at the same time and earn more than 450 euro have to obtain statutory health insurance and will be insured as an employee (important!) with considerably higher contributions.

Those who only attend the Studienkolleg or participate in a language course, need obtain partial/full private insurance. When the language course is over, students who are younger than 30 can change to the statutory health insurance. Students of the Studienkolleg in Frankfurt need private health insurance.

You will find more information on the following link: [http://www.internationale-studierende.de/waehrend\\_des\\_studiums/krankenversicherung/krankenversicherung\\_in\\_der\\_studienvorbereitung/](http://www.internationale-studierende.de/waehrend_des_studiums/krankenversicherung/krankenversicherung_in_der_studienvorbereitung/)

### Case 2: Health insurance and working while studying

During their studies students can have a mini-job with a regular monthly income which should not exceed 450 euro, for a short period (max. 3 months or 70 working days) or even longer during the holiday season. The student health insurance further applies when during the semester you have a mini-job of less than 20 hours per week (if you work more than 20 hours per week, you must be insured as an employee). For further questions you should talk to your insurance company.

If these requirements are exceeded, you need to be insured as an employee. The amount of the contribution rate varies, depending on the insurance company. 14.6% of your income is the general contribution rate for health insurance; here the employer has already taken care of one half. For you as an "employee" there is an additional contribution that may need to be paid to some health insurance companies. This amount is also the only difference within the statutory health insurances. The employees' insurance includes a care-, unemployment- and pension insurance.

### Case 3: Health insurance during internships

For mandatory internships as part of your studies, the student health insurance is still valid. For voluntary internships the regulations for employed students apply (see case 2). If you work more than 20 hours a week and the internship lasts longer than three months, you will have to be insured as an employee and pay full contributions to the statutory health insurance. If in doubt, ask your insurance company.

Internships before and after your studies are considered vocational training and are not covered by student insurance. If the internship is unpaid, the intern must insure himself.

### Case 4: Health insurance during doctoral studies

International PhD students in Germany can usually only obtain private insurance.

**Exceptions:** if you had statutory health insurance before your doctorate in Germany or the EU, it is usually possible to extend and keep it during your doctoral studies. In this case you can decide whether you want a statutory or private insurance.

If you were never insured in Germany or the EU before the doctorate, you can only be privately insured as long as you do not have an employment contract of more than 450 euros per month (otherwise you must be insured as an employee). An exemption of the statutory health insurance is not required in this case.

If you receive a scholarship from Germany or elsewhere for the PhD and there is a residence permit for 12 months, you need to pay the health and nursing insurance contributions. The contributions are based on the amount of the scholarship. If a scholarship is exempt from income tax according to § 3 of the Income Tax Law, there is a marriage and the spouse is statutorily insured, then getting a family insurance is also possible (free for PhD candidates).

More information and resources to health insurance for international students:

Health insurance in Germany:

<http://www.krankenkassen.de/meine-krankenkasse/student/ausland/>

Studentenwerk (student services):

[http://www.internationale-studierende.de/waehrend\\_des\\_studiums/krankenversicherung/](http://www.internationale-studierende.de/waehrend_des_studiums/krankenversicherung/)

DAAD:

<https://www.daad.de/deutschland/in-deutschland/regeln/de/8839-krankenversicherung/>

Studying in Germany:

[https://www.study-in.de/de/studium-planen/voraussetzungen/krankenversicherung\\_27548.php](https://www.study-in.de/de/studium-planen/voraussetzungen/krankenversicherung_27548.php)

## 2. Insurance by the university and the Studentenwerk (student services)

The university and the Studentenwerk offer various insurance options for all enrolled students. Hereby you are generally insured in activities that you partake during your studies. Especially if something happens to you while you are on the university campus site, but also on your daily way to university.

### 2.1. Statutory accident insurance through the university

All students at Goethe University Frankfurt are legally insured against accidents at university. The insurance covers accidents of activities that are spatially or temporarily connected to the university and its facilities as well as activities that affect the organizational responsibility of the university.

#### Organizational responsibility

- Course attendance, including the breaks,
- The visit of the university facilities (university libraries, seminars),
- Participation in university sports,
- Participation in field trips under the guidance of a university teacher,
- The way to and from the university.

Reporting offices for university accidents are located in the student offices of the universities. An immediate, written notification of the accident is required for the provision of services.

The statutory accident insurance covers the costs of medical treatment after inspection of the accident and provides, if applicable, compensation through cash benefits such as injury benefit, invalidity pension or death grant.

## 2.2. Insurance through the Studentenwerk Frankfurt

The Studentenwerk Frankfurt am Main at Goethe University has concluded a group accident insurance and liability insurance with private insurance companies for all students at the university. Requirement for insurance benefits is the prompt notification of the accident or damage event at the Studentenwerk.

Contact: Abt. Versicherungen (Dept. Insurance), Telefon: 069/798-28161, Telefax: 069/798-23057

### A. Group accident insurance

The insurance covers all accidents that are not covered by the statutory accident insurance of the university, as long as there is no exclusion. Accidents occurring through activities in a job or industry are covered by the insurance as long as they are part of the exam preparation.

Study-related internships and student jobs are also insured, as well as the way to and from the place of study.

For more information: <http://www.studentenwerkfrankfurt.de/beratung-service/versicherungen/gruppenunfallversicherung.html>

### B. Liability insurance through the Studentenwerk

The insurance covers the legal liability of the insured group of persons from injury or damage during their studies, participation in educational and research activities and during their professional activities and internships.

The insurance also covers the legal liability of damages that are property of the university or of the establishment where the internship takes place, resulting from an activity during their practical training and/or their internship.

For more Information: <http://www.studentenwerkfrankfurt.de/beratung-service/versicherungen/haftpflichtversicherungen.html>

## 3. Private liability insurance (Private Haftpflichtversicherung)

According to the general principles of liability, a person is liable for the people and property damages he/she causes. Mishaps that can cost a lot of money happen quickly: a glass pane is accidentally broken, a vase is broken in a shop or a traffic accident as pedestrian or cyclist is caused. If a person is injured, the responsible party must not only pay the material damages, but also the pain and suffering damages, hospital and rehabilitation costs as well as the salary of the injured party.

In such cases, it is recommended to have a private liability insurance, which can take care of the costs after clarifying the circumstances of the accident.

These are some providers of private liability insurance and insurance packages for international students:

<http://www.mawista.com/>

<http://www.educare24.de/>

<http://www.care-concept.de/krankenversicherung/vergleich/auslandskrankenversicherung.php>

# Doctors and health (emergency number in Germany: 112)

## 1. The German health system

What do I do when I am sick and want to see a doctor?

- Go to a general physician (Allgemeinmediziner) - also known as the „family doctor“ (Hausarzt). Google Search „Allgemeinmediziner Frankfurt am Main“ or have a look here: [www.weisse-liste.de](http://www.weisse-liste.de)
- Going to a general physician / family doctor has the following advantages:
  - o The family doctor helps you with minor illnesses such as colds and headaches and you don't have to go to the hospital.
  - o The general physician has a broad education and is able to treat a variety of diseases and can make a good judgment before referring you to a specialist.
  - o A family doctor keeps track of your medical history.
- Ask your classmates if they can recommend you a certain doctor.
- Always call to make an appointment and bring your health insurance (ID) card with you every time.
- In case of accidents and acute diseases you should get an appointment immediately or on the same day- otherwise you usually have to wait several days or weeks before you get one.
- If necessary, the general physician can recommend you to a specialist (or the hospital). You can also contact a specialist directly.
- Language problem? Among other things, below please find a list of doctors in Frankfurt who speak English: <http://germany.usembassy.gov/acs/lists/>
- If you are insured with a statutory health insurance in Germany or have an EHC card, this covers the costs for medical treatment. The doctor will place the costs directly to the insurance company. Basically, the following services are covered:
  - o Ambulatory medical treatment, for example in medical offices
  - o Dental care
  - o Medicines and healing aids or (only if they have been prescribed + own contribution of 5 to 10 euro)
  - o Stationary stays and treatments, for example in hospitals
  - o Necessary rehabilitation measures
  - o Services for pregnant women and for childbirth

## 2. Medical Emergency Services

In case of an emergency during the weekends or on holidays you can contact the medical emergency service. Here you can find the latest information: <http://www.bereitschaftsdienst-frankfurt.de/>

- For severe accidents or danger of death, directly dial the emergency number 112. It is valid in all Germany and is free of charge. An ambulance will arrive in less than 15 minutes!
- In not so severe cases, you can seek the emergency room of the closest hospital. The emergency rooms are open 24/7.
- Dial the number 116 117 to reach a doctor anywhere in Germany. This is free for all insured persons in Germany.

### 3. Hospitals in Frankfurt

In Frankfurt there are public hospitals, private hospitals, charity hospitals of church aid agencies and of course university hospitals. Usually, health insurance covers the cost of hospital stays. Since the costs can be very high, you should ask your own insurance if all treatment costs are reimbursed.

#### **Unfallklinik Frankfurt am Main**

Friedberger Landstraße 430, 60389 Frankfurt  
Tel: + 49 69 / 4750

#### **Universitätsklinikum**

Theodor-Stern-Kai 7, 60590 Frankfurt am Main  
Tel: + 49 69 / 6301-0

For further hospitals, please visit: <http://frankfurt.de/Krankenhäuser>

General emergency services Frankfurt: <http://www.frankfurt.de/Notdienste>

### 4. Pharmacies and emergency pharmacies

In Germany you can only get medicinal products in pharmacies. Expert pharmacists will give advice on the medication and their application. Some non-prescription medicine in other countries may only be available with prescription in Germany and under certain circumstances. For example, you might need a medical prescription from a doctor to buy antibiotics. With it you can go to the pharmacy and get the medicinal product you need. A statutory co-payment for the prescribed medication must be paid: at least 5 Euros, max. 10 Euro. In some cases the co-payment may be even higher.

If you need medication at night or on weekends, you can look for an open (emergency) pharmacy in your area. Google Search: „Apothekennotdienst“ or <http://www.aponet.de/service/notdienste> or <http://frankfurt-interaktiv.de/cgi-bin/apo/not.pl>

**- We don't assume liability for the information supplied! -**

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