

Health insurance in Germany is obligatory for all foreign students

According to the student contract § III.3 (f) and the German law every student has to provide evidence of a valid health insurance. Friedensau Adventist University has prepared the following information regarding the health insurance in Germany.

In Germany there is a compulsory health insurance for students by a statutory health insurance company. This means that as you proceed through your studies you must continue to pay health insurance contributions. Proof of health insurance is also absolutely essential for extending your residence permit/student visa. If you don't have a health insurance policy, you cannot register (matriculate) at any university in Germany. So please do not forget to take out health insurance as soon as you arrive. The admissions office of our university will help you in this matter.

Private or statutory (public) insurance?

You can choose between private and statutory (public) health insurance carriers and companies in Germany. Up until you turn 30 years of age (or up to the 14th full study semester) you must essentially be insured by a statutory health insurance carrier. Only in exceptions will you be allowed to take out private insurance.

Most students are insured with a statutory health insurance carrier in any case, since these generally cover more medical risks than private health insurance companies. At present, the monthly statutory health insurance contributions for students under 30 years of age amount to around 92 euros per month (student rate), for students older than 30 around 166 euros per month (volunteer rate). Spouses and children of the insured person are also covered by statutory insurance without paying more, if they have no personal (or only little) income. If you decide to take out a private health insurance policy you will pay, for example, by Mawista 37.20 euros per month during the first year, and from the second year on 60.80 euros per month (accident and liability insurance included). Students over 40 years of age pay 74.90 euros (first year) / 119.00 euros (from the second year on) monthly. Every family member (a spouse and children) has to pay his/her own insurance contribution in a private company. Private insurance companies, including Mawista, do not cover expenses caused by treatment of chronic diseases which the students had before they came to Germany. For treatment of these diseases the students have to pay privately. Please also note that if you choose a private health insurance carrier you cannot switch to a statutory company any more. You will have to stay with a private company until the end of your studies (exception: students of preparatory courses such as a German course).

Students of preparatory courses such as a German course can be insured only in a private company, when they pass to a regular study program they may switch to a statutory health insurance company.

Who needs what kinds of insurance coverage?

In principle, the following applies: To study in Germany, you must, up until you turn 30 years of age (or up to your 14th semester), be insured with a statutory health insurance carrier in Germany. Most of these insurance funds offer favourable student rates.

Exception – exceeded the age limit of 30 years: If you are more than 30 years old (or have completed the 14th academic semester), you can no longer make use of the favourable student rates offered by the statutory health insurance carriers. You then have two options: firstly, to take out voluntary health insurance coverage with a statutory health insurance carrier (which costs ca. 170 euros per month) or, secondly, take out a private health insurance policy (which costs for example ca. 60 euros per month for students under 40 by Mawista-carrier).

Please also note that private insurance companies cover fewer medical risks than statutory insurance companies. For example if you had a chronic disease before coming to Germany it will not be covered by a private company. Private insurance companies do not cover preventive examinations, routine checks and similar. Therefore we strongly advise our students who are older than 30 and have chronic diseases to take out a voluntary health insurance policy with a statutory health insurance carrier even though it costs more.

Exception – Social Security Agreements: Social Security Agreements have been signed with some countries (including the member states of the EU and the EEA). In such cases, you may, under certain

circumstances, remain insured via the health insurance in your country of origin. To do this, you have to present a number of documents in Germany. In most cases, EU nationals have to present a European Health Insurance Card or form E 128 /E 111. Before departing for Germany, please make sure that you find out which papers you have to present. Please also check in advance with your home insurer what benefits it will pay in Germany. Foreign insurance funds or companies do not always cover all the costs that occur here. If this is the case, you may end up having to pay any additional costs yourself.

Exception – if you are privately insured in your home country: In some cases, private health insurance policies from other countries will be recognized in Germany. If this is the case, you need a letter of conformation that you are exempted from compulsory insurance in the statutory health insurance fund – you must present this letter when you register (matriculate) at your university. Please note, however, that privately-insured people must first pay all the costs of medical services and medication themselves in Germany and then claim these costs back from the health insurance company in their country of origin.

Additional information in different languages regarding the health insurance in Germany you can find under the following link:

<https://www.1averbraucherportal.de/versicherung/krankenversicherung/international>

All about patient rights

The following tells you what rights and obligations you have towards doctors and your health insurance carrier.

Best to find out about health insurance benefits and payments in advance

Even though you are a member of a health insurance fund, that does not mean that the fund is responsible for all the costs that arise in respect to your health or medical care. So please check in advance to find out from your health insurance carrier what benefits and payments you can claim for. The statutory and private insurance companies pay part of the costs for medical and dental treatment, for medication (drugs and medicines), for medical adjuvants and aids, for stays in hospital (in-patient treatment), for treatment by therapists (such as physiotherapy) or rehabilitation measures. Depending on the health insurance carrier you have, the benefits and payments that you are entitled to, can vary considerably. Often, patients have to pay a personal excess (contribution). In addition, there are adjuvants, aids and forms of treatment that patients have to pay completely themselves. Depending on the financial situation, patients can be exempted from having to pay the personal excess. You have to apply to your health insurance carrier for such exemption.

Always carry your health insurance card (or policy) with you

The health insurance card (Versichertenkarte) is your "entrance ticket" to all medical services and preventative measures covered by your health insurance. You get the card as soon as you become a member of a health insurance fund. Every time you go to the doctor, you have to present your health insurance card. The health care provider will then settle the payments directly with the statutory health insurance carrier (does not apply to private health insurance companies). As a rule, you have nothing to do with this settlement of costs.

Free choice of doctor and hospital

As a rule, you are free in Germany to choose which doctor and which hospital you go to. Exception: If you are a member of a statutory health insurance fund, your doctor must be registered with the panel of the German health insurance scheme. If he is not registered as a panel doctor, you will have to pay the costs of treatment yourself.

So when choosing your doctor, please also check the medical specialty and main treatment areas. There are general practitioners (Allgemeinmediziner) or (Hausärzte) in Germany. Normally, you go to these doctors with everyday illnesses (such as a cold or upset stomach) or if your illness is unclear. In such cases, the general practitioner will mostly refer the patient for further diagnosis and treatment to a specialist (such as an internist, an ophthalmologist, an orthopaedist or a gynaecologist). But you can also go directly to a specialist without such a referral. All panel doctors settle their payments directly with your health insurance fund.

Hospital treatment

There are state, charitable, denominational, and private hospitals in Germany. As a rule, you are admitted to hospital by a doctor. But, essentially, you have the right to choose your hospital yourself. If

necessary, all insured persons have the right to in-patient hospital treatment. Such a hospital stay may be required, for example, when other forms of treatment are not satisfactory.

The health insurance pays for items required for medical treatment in hospital, such as consultation by a doctor, nursing care, provision of medication, remedies, aids and adjuvants, accommodation and meals. However; during the first 28 days, you have to pay a small day-rate as a contribution to the costs.

Many medicines and drugs only available by prescription

You can obtain medication (medicines and drugs) from pharmacies (Apotheken) and increasingly, online too. However, a differentiation is made between non-prescription drugs and prescription drugs (i.e. where you need a prescription issued by a doctor). The statutory health insurance funds only pay for prescription drugs. However, patients have to pay a small excess (a set personal contribution).

Please note that the German Drugs Act is very strict. Some of the drugs that are prescription free in your country (for example, antibiotics) have to be prescribed by a doctor here.

The insurance has to be commenced upon the day of arrival. Insurance can be started at the beginning of the month and will be valid for 30 respectively 31 days (Example: start 1st January, end 31st of the respective month for which premiums were paid). We cannot accept payments for daily or weekly insurance periods. If possible the total insurance premium should be paid for the whole period of your stay. We would kindly ask you to pay in monthly instalments if you are staying for a prolonged period.

Irina Heinz
Admissions office
Friedensau Adventist University