

## Statutory Health Insurance Exchange Semester

All students who want to register at a German university, regardless of their nationality, must have sufficient student health insurance coverage during their semester abroad. To register at a German university it is mandatory to have a document called “**Versicherungsbescheinigung**” (**insurance certificate**) from a German statutory health insurance company. You cannot be enrolled at DHBW Mosbach and participate in our International Programs or GLACIP without this proof of health insurance, which can also be used for your visa (see below).

There are two health insurance systems in Germany: **statutory/public health insurance (GKV)** or private health insurance (PKV). Until you turn 30 or until your 14th semester in your chosen subject, you can only get private health insurance in exceptional cases – plus it is more costly. German public health insurance pays doctors and hospitals direct in case of illness or accident, i.e. the student only needs to present their insurance card and does not have to make advance payments before receiving treatment. The monthly contribution for the statutory health insurance is about 108€.

For exchange students, there are different options regarding health insurance depending on the student's country of origin:

---

### Incoming Students from EU countries and Turkey<sup>1</sup>

In most cases, EU nationals have an EHIC (**European Health Insurance Card**) and do not need to take out additional health insurance in Germany. You only need to present the *EHIC* at a German public health insurance agency and an exemption from German statutory insurance will be issued (“Versicherungsbescheinigung”).

Students from **Turkey** should ask their insurer for a copy of the relevant document (this has different names) and send this to a German statutory health insurance company. If the provision is adequate, you will be exempted and be issued a “Versicherungsbescheinigung”. Alternatively, you can purchase insurance from a German statutory health insurance company.

**Tip:** check which treatments and costs are covered in Germany before you travel. If not all costs are covered, you should consider getting health insurance from a German provider (see below).

---

### Incoming Students from Non-EU countries

If you are not an EU national and

- **have no health insurance**, you have to take out German statutory health insurance. You have free choice of insurance provider and the services offered by all the providers are the same. These services are regulated by law. A list of all the statutory German health insurers can be found here:  
<https://www.krankenkassen.de/gesetzliche-kranken-kassen/kranken-kassen-liste/>
- **have valid health insurance in your home country covering your stay abroad**, you may be exempted from the obligation to take out additional health insurance. Whether all requirements for an exemption are fulfilled will be determined by a representative of a statutory health insurance provider. For example, if you have travel or other health insurance with an upper limit or expiry date, this will usually not be accepted. Only insurances with no upper limit or end date may be accepted and the German health insurer will advise you.  
**However, we strongly advise exchange students from countries outside of the European Union to take out additional statutory health insurance in Germany even if your health insurance from home can be accepted. Otherwise, you may have to make very high advance payments in case of illness. Hospitalization, in**

---

<sup>1</sup> All countries which signed a social security agreement with Germany: Member states of the European Union, Bosnia-Herzegovina, Iceland, Israel, Liechtenstein, Morocco, Macedonia, Montenegro, Norway, Switzerland, Serbia, Tunisia and Turkey

particular, can be very expensive (depending on the illness/injury, treatments can cost several thousand euros!). Moreover, it usually takes some time until you are reimbursed by your home health insurance provider, leaving you with the risk of running into financial problems.

The advantages of statutory German health insurance are:

- Same high standard of health and dental provision as all Germans
- No invoices or deductibles to pay – all treatment costs are sent directly to the insurer
- No risk that your travel insurance will not pay medical bills
- Pre-existing conditions and treatment for Covid-19 are covered! (These are not covered by travel insurance)
- Be aware that a blood test can cost 300€ and a week in hospital can cost 10,000€! If you have private insurance, doctors and hospitals might require you to pay up-front.

If you have any questions, you can contact Mr Markus Ertelt from AOK ([markus.ertelt@bw.aok.de](mailto:markus.ertelt@bw.aok.de)). He will also check your existing insurance (eg. EU/Turkey) and issue the “Versicherungsbescheinigung”.

You have free choice of insurance provider and the services offered by all the providers are the same, since they are regulated by law.

A list of all the statutory German health insurers can be found here:

<https://www.krankenkassen.de/gesetzliche-krankenkassen/krankenkassen-liste/>

---

## WHAT YOU NEED TO DO:

1. **Contact a German statutory health insurer immediately** to ask for a “Versicherungsbescheinigung zur Vorlage bei einer Hochschule” / an insurance certificate for a German university
  - Mr Markus Ertelt from AOK: [markus.ertelt@bw.aok.de](mailto:markus.ertelt@bw.aok.de) (He speaks fluent English)
  - You can also contact any other statutory German health insurance provider, for example DAK (contact Mr Schädle at [dieter.schaedle@dak.de](mailto:dieter.schaedle@dak.de)) or TK (contact Ms Lehr at [Elisabeth.Lehr@tk.de](mailto:Elisabeth.Lehr@tk.de)). For a complete list of German health insurance providers see: <https://www.krankenkassen.de/gesetzliche-krankenkassen/krankenkassen-liste/>

*(DHBW Mosbach cannot recommend a particular health insurer. The student has free choice)*

**If you already have health insurance**, please send the documents (eg. EHIC, family insurance, all documents in either German or English) to the insurer to check if you are exempted.

2. If you are exempted, the insurer will issue the Versicherungsbescheinigung/Insurance certificate. This process can take 2 weeks, Mr Ertelt / AOK has promised 48 hours.
  3. **If you are not exempted, then you must purchase insurance from a statutory German health insurance provider.** You have free choice of insurance provider.
  4. Send a copy of the Versicherungsbescheinigung/Insurance to us **before the start of the semester (we will let you know by which date)** so that we can enrol you at DHBW Mosbach. Mr Ertelt will do this for you if you use AOK.
  5. Now you are insured and enrolled at DHBW Mosbach, you can turn up and enjoy the semester!
-

## Health Insurance and other Services

Some public health insurers offer service packages that, in addition to health insurance, include other benefits like a free International Student Identity Card (ISIC) or a banking account. For example, these packages can be found at [DAK](#) or [TK/Expatrio](#).

## Health Insurance and Visa

Students who need proof of health insurance for their visa application can also apply for German public health insurance beforehand and get all the necessary health insurance certificates before their arrival. You will only pay for the insurance during the actual semester.

## Health Insurance before and after the Semester

Please note that the above only regulates your health insurance during the actual semester at DHBW Mosbach (see dates given in the Admission Letter and enrolment certificate). If you plan to arrive a few days early or leave a few days/weeks after the semester has ended, you are responsible for your own health insurance for this period. You can talk this over with your own health insurance provider and/or the contacts at German health insurance companies given above.

## Health Insurance and Internships

Internships before and after your studies are considered vocational training and are not covered by student health insurance. In the case of an unpaid internship, interns have to arrange their own health insurance.

## Further Information Links:

[www.insurance-me.com](http://www.insurance-me.com)  
<https://aok-on.de/studierende/foreign-students-information/your-health-insurance.html>  
<https://www.daad.de/en/study-and-research-in-germany/plan-your-studies/health-insurance/>  
[https://www.studentversicherung.de/health\\_insurance\\_germany\\_for\\_students.html](https://www.studentversicherung.de/health_insurance_germany_for_students.html)  
<https://www.expatrio.com/living-germany/health-insurance-germany/health-insurance-international-students#health-insurance-for-preparatory-course-students-in-germany>  
<https://www.barmer.de/en/insurance-premiums/insurance/insurance-for-students>

*(The DHBW Mosbach cannot recommend a particular health insurer. The student has free choice)*