

## Health Insurance

*The information in this document is for **informational purposes only** and may be subject to change. Legally binding advice or accurate information on individual cases can only be given by health insurance companies.*

In Germany, it is **mandatory** for all students to have health insurance and to keep it for the entire stay. **Proof of health insurance** is required for your enrollment at university.

Also, you are obliged to keep the health insurance throughout your enrollment at university. This also applies to a possible extension of your enrollment for a third semester, e.g. for an internship.

We strongly recommend that you choose an insurance policy that includes accident insurance and personal liability insurance (cf. “Personal Liability Insurance” on the MIPLC Intranet).

If you are a DAAD scholar, you will get insurance coverage through the DAAD. Please confirm with your DAAD contact person.

Please note that travel insurance is not sufficient coverage and is not accepted by universities. The insurance must meet the legal requirements for enrollment at a German university.

### 1. Proof of Health Insurance

For your enrollment at MIPLC/ University of Augsburg, a **confirmation** of your health insurance status has to be requested through one of the **public health insurance providers** in Germany (e.g. TK, AOK or DAK) – regardless of your country of origin or the type of health insurance you have taken or will take out.

When you request the confirmation, please indicate the **name of the university** (University of Augsburg) as well as the **UA registration number H0000935**.

The public health insurance provider will inform you about the necessary paperwork that you need to submit to them. They will then send an electronic confirmation to the University of Augsburg stating that you are sufficiently insured.

## 2. Health Insurance Options

**Students who are insured or arrange insurance in their home country** might keep their health insurance under certain conditions.

If you wish to keep your insurance during your stay in Germany, we strongly recommend that you confirm with your insurance company whether the insurance will be valid in Germany.

The German statutory health insurance provider will tell you what exactly is needed for your insurance to be accepted in Germany, usually this includes an officially certified translation of your home insurance policy. Also, the insurance from your home country must fulfill all the respective requirements of the German Law, e.g. any policy setting a maximum spending cap will be rejected.

If your insurance is accepted, it will be valid for the entire duration of study and cannot be revoked. You will have to pay for all medical costs immediately – your insurance provider in your home country will then reimburse the costs.

**Students who are uninsured in their home country** must obtain health insurance coverage in Germany. Information and membership forms are often accessible in English on the insurance providers' websites.

## 3. Taking Out Health Insurance in Germany

Germany has a **dual system of health insurance**, operated by **public and private insurance companies**. University students can choose either system, subject to certain conditions.



### 3.1. Public Health Insurance – General Information

Germany has around 95 public health insurance companies. They all offer more or less the same rate and treatments for students. At present, the monthly rate is around 120 -150 EUR including the statutory nursing care. All companies are free to offer additional treatments, and some of them do. Please refer to their websites for more information.

Members receive an insurance card from their insurance company. Whenever they visit a doctor, they have to show the insurance card. The doctor will send the bill for treatment directly to the insurance company.

**Advantages of the public system:** You do not have to make any direct payments to the doctor (with the exception of supplements payable for prescription medicines and prescription treatments such as, for instance, physiotherapy). Patients will get all necessary treatments, but certain treatments (e.g. homeopathy, acupuncture, etc.) may not be covered.

#### 3.1.1. Joining the Public System

By law, you can only join the public health insurance system with special student rates if you are **under 30 years of age**. If you are older than 30, you must take out a private insurance policy unless you have been previously insured in the German public system. However, in this case you have to pay increased rates for your public health insurance and not the student tariff (for more details please refer to the insurance of your choice).

Health insurance coverage in the public system starts with the first day of the semester.

We do not cooperate with any particular public health insurance company, however, former students were often insured with

- [Techniker Krankenkasse](#) (TK)
- [AOK](#) (Allgemeine Ortskrankenkasse)

There is an English-speaking contact person at Techniker Krankenkasse who is able to answer your questions about public or private health insurance in Germany:

**Ms. Lea Schwarz** (E-mail: [Lea.Schwarz@tk.de](mailto:Lea.Schwarz@tk.de) ).

You can also contact Ms. Schwarz to get the **proof of health insurance** required for the enrollment at the University of Augsburg.

If you wish to make an in person appointment with a Munich-based public health insurance provider, you can visit:

The Techniker Krankenkasse (TK) is located in the city center near the main station:

Elisenstraße 3, 80335 Munich.

The AOK office for student services “Studierendenservice” is located near “Donnersbergerbrücke” at Landsberger Straße 150 – 152, 80339 Munich. You can search for your nearest AOK office here: [AOK office](#) (in German), an English-language service [hotline](#) is available to provide help over the phone from Mon – Fri 08.00 – 16.30.

### 3.2. Private Health Insurance – General Information

There are numerous private health insurance companies. Most are geared towards German residents who will spend most of their lives here, and require elaborate health checks before accepting a membership request (if at all).

Members will receive a bill from the doctor and pay directly to them. They then submit it to their insurance company for reimbursement.

**Advantages of the private system:** Certain doctors have a preference for private patients because they can charge higher rates for the same treatment. Therefore, private patients may get appointments more quickly than patients in the public health system and profit from shorter waiting times. Some doctors will only accept private patients, but that does not necessarily mean that those doctors are better qualified. The private system generally covers more treatments, although there is some dispute over whether those additional treatments are always necessary.

Please check any private health insurance policy carefully for waiting periods before taking it out. Many private insurance companies grant full coverage only after a waiting period of a few months, which means that you are not fully covered at the beginning of your stay in Germany.

### 3.2.1. Joining the Private System

If you decide to seek out private health insurance, please note that insurance plans and geographic coverage is different from one company to another, often there are several different plans to choose from.

Please also note that, if you are under 30 years of age, and **decide against public health insurance, this decision is final and cannot be revoked as long as you are a student.**

**Important:** If you wish to join the private system but are under 30 years of age, the public health insurance provider you are contacting **for the exemption (as it is mandatory to be statutory insured)** and the proof of health insurance is obliged to explain the consequences of this decision to you. Only then, the public insurance provider will issue the digital confirmation for your enrollment at the University of Augsburg.

We do not cooperate with any particular private health insurance company, however, former students were often insured with

- [Mawista](#) offers various packages for international students in Germany (insurance duration limit: maximum 5 years, age limit 40 years).
- [Care Concept](#) up to the age of 39 and for a duration of up to five years.

