

Info Sheet: Health Insurance

Guide for Students

Why You Need It:

Before enrolling at a German university, you **must** have valid health insurance. Travel insurance isn't enough, you can arrange your insurance **before arriving** in Germany.

Which Group Are You In?

→ Already Covered (Exemptions)

- ◆ **EHIC Card:** If you're from the EU and have an EHIC card, you're covered! But make sure to confirm this with a German health provider before arriving, such as Barmer, TK or AOK.
- ◆ **International Agreements:** If your country has a health agreement with Germany (at the moment e.g. EEA countries, Bosnia and Herzegovina, Croatia, Macedonia, Montenegro, Serbia, Switzerland, Tunisia, Turkey), check with your provider and a German Health provider if you qualify for an exemption.
- ◆ **Private Insurance:** If you have private health insurance (German or from your home country), you might be exempt, but **you need to request a certificate called "M10" from one of the public health insurance providers.** This certificate confirms that you are exempt from compulsory statutory insurance. **Without it, your private insurance will not be accepted for university enrollment.** You can request it by emailing one of the public health insurance providers (you'll find their contact details at the end of the info sheet). But think twice — switching to German statutory insurance later might be impossible.

→ Need German Health Insurance

- ◆ **Statutory Health Insurance (Public):** This is the go-to option for most students. It's affordable and covers all medical needs.
- ◆ **Private Health Insurance:** This is an option too, especially if you're looking for specific coverage, but make sure it fits your needs long-term.

VS Statutory (Public) vs. Private Health Insurance

● Statutory Health Insurance (Public):

Advantages	Disadvantages
Affordable for students (~€110/month if under 30, ~€180/month after 30).	Income-based contributions: As your income increases, so do your payments.
Covers dependents for free: children and unemployed spouses.	Limited special treatments: Some advanced or elective treatments may require extra payment.
Simple and hassle-free: Just show your insurance card, and your medical costs are covered.	No customization: You get the standard coverage, and options for additional services are limited.
Coverage doesn't change: Even if you lose your job or retire, you'll still have access to the same healthcare.	Expensive for high earners: If you have a high income, private insurance might be cheaper.
Accepted by all doctors and hospitals in Germany.	
Predictable costs: You don't have to worry about unexpected expenses, deductibles, or reimbursements.	
No additional costs for pre-existing conditions.	

● Private Health Insurance:

Advantages	Disadvantages
Cheaper when you're young: Rates can start as low as €50/month, depending on coverage.	Age and health-based costs: Premiums increase as you age or if your health declines.
Flexible coverage: Choose specific benefits (e.g., dental, travel insurance, private hospital rooms)	Limited dependents coverage: Spouses and children may need separate policies.
Tailored to your needs: You can adjust your plan based on your preferences.	Deductibles and co-pays: You may need to pay a certain amount out-of-pocket before coverage kicks in.
Potential savings: If you stay healthy and don't need frequent medical visits, you could save money.	Not always comprehensive: Some treatments, like those for pandemics, may not be covered.
Faster access: Private insurance often means shorter waiting times for doctors and treatments.	Locked in: Once you choose private insurance, switching to statutory insurance later may be impossible.
Better hospital stays: You can opt for private rooms and choose your preferred doctor.	Complex claims: You might need to handle paperwork and upfront payments, then seek reimbursement.



Special Cases:

- **Over 30?** You may have to go with private insurance. Check with the Insurance providers.
- **Internships:** Student insurance covers mandatory internships. For voluntary ones, if you earn over €450/month, you will need to take out health insurance by yourself as an employee.



Insurance Providers in Schmalkalden:



AOK PLUS

Sven Messerschmidt

Website: [Click here](#)

Phone: +49 800 1059088015

Email: sven.messerschmidt@plus.aok.de



BARMER

Sebastian Ehrlein

Website: [Click here](#)

Phone: +49 800 333004 201 289

Email: sebastian.ehrlein@barmer.de

Exemption request (M10): [Click here](#)



TK

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