

Info Sheet: Health Insurance

(a) General Information

For studying at a German university, it is obligatory to prove sufficient health insurance coverage before enrolling for the start of the semester. A travel insurance is not sufficient. If you have been admitted as a degree seeker or invited as an exchange student, SUAS will ask you to send a valid proof of this coverage beforehand via a public German health insurance provider. You can take care of the health insurance requirement even from abroad before arrival. The following info sheet aims to provide orientation on this.

The info sheet is organised in two sections according to the respective case groups: (b) "Case Group: Exemption Based on Existing Coverage" and (c) "Case Group: Take out a German Health Insurance". Please read the entire document in order to identify your individual case group and needs. Do not hesitate to contact us or any health insurance provider in case of questions (d).

(b) Case Group: Exemption Based on Existing Coverage

There are three different special cases which you could consider: (i) coverage due to the European Health Insurance Card, (ii) coverage due to international agreements and (iii) coverage due to private insurance from either Germany or your home country. Please mind: Many of our students do not opt for one of the exemption scenarios but take out a German statutory health insurance (c) instead. We recommend to consider taking out German statutory health insurance in any case to avoid any difficulties.

(i) European Health Insurance Card

If you temporarily stay in Germany as a European citizen, you can use your European Health Insurance Card (EHIC). This proves that your health insurance in your home country covers healthcare in Germany. If you are e.g. an ERASMUS+ student from another EU country, you are most likely eligible for exemption. This holds even if you study in Germany for your entire degree. However, this exemption has to be requested with one of the statutory health insurance providers listed below. Please contact them prior to your arrival. Please mind: Once you start working in Germany, your EHIC card might not fully cover you anymore. You might be obliged to take out a German statutory health insurance then.

(ii) International Agreements

If your country of origin holds mutual arrangements on social security including health insurance with the Federal Republic of Germany (at the moment e.g. EEA countries, Bosnia and Herzegovina, Croatia, Macedonia, Montenegro, Serbia, Switzerland, Tunisia, Turkey), you should consult your health insurance provider about the best insurance plan in your case. You might be eligible for exemption; however, this exemption has to be requested with one of the statutory health insurance providers listed below. Please contact them prior to your arrival. They will report your insurance status to SUAS for enrolment.

(iii) Private Insurance

Depending on the scope of your insurance plan, you can also be exempted from the compulsory health insurance due to an existing German or international private health insurance. Like in case (i) and (ii), you need to request exemption with one of the statutory health insurance providers listed below. Please contact them prior to your arrival. They will report your insurance to status to SUAS for enrolment.

Exemption in case (ii) oder (iii) should, however, be considered very carefully: Once such an arrangement has been made, admission to any statutory health insurance provider in Germany during your studies will be in most cases impossible. Please also mind that medical treatments are very expensive in Germany due to its high standards. Students should make sure that their private insurance provides them equal coverage to that of statutory insurance. The section below aims at helping you to decide according to your individual needs.

(c) Case Group: Take out a German Health Insurance

In many cases, our incoming students neither possess an EHIC nor come from a country with bilateral social security coverage nor bring a private health insurance from their country that would be appropriate to cover the costs of medical treatments in Germany. In this situation, you need to decide whether you take out the statutory health insurance and prove the confirmation directly to the university or you take out a private health insurance and request exemption with one of the statutory health insurance providers (see section (b) (iii)) – and then finally prove the confirmation of exemption to the university. As this decision has to be taken carefully by yourself, we would like to provide you with some background (i) and a comparison of advantages and disadvantages for both options (ii), (iii).

(i) Background

There are two different types of health insurance providers in Germany: Some offer private health insurances (“private Krankenversicherung”), others offer statutory health insurances (“gesetzliche Krankenversicherung”). People having statutory health insurances are usually insured compulsorily (“pflichtversichert”). Employees who earn less than €62.550 per year automatically have a compulsory insurance: They are only allowed to choose a statutory health insurance provider. Statutory health insurance providers are obliged by law to accept them. Freelancers, students, people with minijobs and employees who earn more than €62.550 per year are insured voluntarily (“freiwillig versichert”). They must have a health insurance, but they can choose between applying for a statutory or a private health insurance. This is your choice – and this decision needs to be taken carefully as it often cannot be revised.

(ii) Statutory Health Insurance: Advantages vs. Disadvantages

Advantages	Disadvantages
<ul style="list-style-type: none"> • <u>Statutory health insurance is affordable for students under the age of 30:</u> Students pay around €110 per month until they turn 30 (afterwards around €180 per month). • <u>It covers your dependents for free:</u> A statutory health insurance covers your children and your unemployed spouse. If your spouse only has a minijob, (s)he is covered by your insurance. If you plan to have children, a statutory health insurance is probably the better choice. • <u>It matches your income:</u> A statutory health insurance is cheaper when you earn less money. If you lose your job or retire, a statutory insurance will remain affordable. • <u>The statutory health insurance is simple:</u> doctors and the insurance companies communicate directly. If you need a doctor, you just show your insurance card and the health insurance covers the costs. You do not need to worry about price changes, coverage, reimbursements or deductibles. 	<ul style="list-style-type: none"> • <u>The statutory health insurance is rather expensive for young professionals:</u> A statutory health insurance is based on your income and a private insurance is based among others on your risk of getting sick. If you are young, healthy and having a high income, a statutory insurance can be more expensive than a private one. • <u>Special treatments are not included:</u> If you want or need special treatments, you will need to pay extra costs by yourself. Perhaps there is a special treatment covered by different statutory health insurances; the offers vary from one provider to another. • If you are a <u>double-degree student</u> at SUAS, you will need to pay the monthly contribution until you receive a degree from SUAS – even if you do not stay in Germany anymore.

<ul style="list-style-type: none"> • <u>You do not pay more with preexisting conditions:</u> If you are compulsorily insured, statutory health insurance providers are not allowed to refuse to cover you. Even if you have health problems, you will not have to pay more for your insurance. • <u>Statutory health insurances cover every health problem</u> that may occur during your stay in Germany. Private or international health insurances sometimes exclude specific cases. 	
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(iii) Private Health Insurance: Advantages vs. Disadvantages

Advantages	Disadvantages
<ul style="list-style-type: none"> • A private health insurance can be <u>cheap when you are young</u>. There are private insurance plans even under €50 per month depending on which services are included and excluded. • A private health insurance is <u>flexible and you choose according to your personal needs:</u> You can choose dental coverage, travel insurance, special treatment etc. If you choose more options, your insurance will be more expensive. If you choose less options, it can be very cheap. • If you are a <u>double-degree student</u> at SUAS, you might save money during the period you do not physically study at SUAS. 	<ul style="list-style-type: none"> • The costs for a private health insurance are <u>flexible and dependent on your age and health:</u> Sometimes, you need to take a medical examination before you get a private health insurance. The rate will increase when you get older. Spouses or kids are usually not covered. • In some cases, <u>there are possible deductibles:</u> If a deductible is set in your contract, you need to pay every bill by yourself until you reach the named amount. The private health insurance company only covers the amount above that deductible. • <u>You need to doublecheck the coverage:</u> Sometimes there is the possibility that treatments are not covered because of certain circumstances (e.g. alcohol induced treatments or treatments during a pandemic or an epidemic). • Important: Once you opt for a private health insurance, it is <u>often impossible to change to a statutory provider afterwards.</u> Statutory providers are not obliged to accept you once you have been exempted.

(iv) Special Case Group: Students Arriving Late

If you arrive after the start of the semester and took out a German public health insurance before, you may have your dues waived until you enter the country. For this to happen, you need to write an email to your personal health insurance provider requesting such a decree and attaching proof of entry such as a flight ticket or a passport stamp. You also need to attach a document that proves that you studied online at SUAS. To get this document write an email to io-communication@hs-schmalkalden.de with the subject "@SARAH".

(v) Special Case Group: Students over 30

If you are older than 30 years, public health insurances are not obliged to cover your insurance. Hence, you might be forced to take out private health insurance instead. Since not every private health insurance and tariff can be recommended, please contact k.rausch@hs-sm.de if you older than 30 and need help with your health insurance. Under special circumstances (e.g. during an internship or after finishing your studies) a change to a public health insurance provider may be possible.

(vi) Internships and Health Insurances

During a mandatory internship your student health insurance still applies and you do not need to apply any changes. If you are doing a voluntary internship and earn more than €450 per month you will need to take out health insurance by yourself as an employee.

(d) Contact Data

If you have any questions on the topic health insurance in general, please contact the Department of Studies and International Relations through k.rausch@hs-sm.de. We will guide you and identify your case group according to your individual situation and needs.

In all cases, you will need to get in touch with statutory health insurance providers – either for exemption or for purchasing an insurance plan. There are three different health insurance companies in Schmalkalden: AOK Plus, BARMER and TK. If you need a health insurance or want to get an exemption, the easiest way is to contact one of the following three operators before arrival. It is always possible to arrange an appointment with your operator and meet by phone or in person; plus, all three health insurance companies offer the possibility to conclude contracts online from abroad. Check out all three providers, but only contact the one you prefer:

AOK PLUS	BARMER	TK
Sven Messerschmidt https://www.mein-aokberater.de/meiningen-ilmenau-2 Phone: +49 800 1059088015 Mobile: +49 1525 4726431 sven.messerschmidt@plus.aok.de with appointment: Stiller Gasse 8-10	Sebastian Ehrlein https://signup-barmer.de/?utm_source=barmer_schmalkalden Phone: +49 800 333004 201 289 Mobile: +49 151 18234124 sebastian.ehrlein@barmer.de with appointment: buch + druck, Näherstiller Str. 27-29, 98574 Schmalkalden	Jana Jäckisch www.tk.de/vt/Jana.Jaekisch Phone: +49 40 460651 03353 Mobile: +49 151 57117946 jana.jaekisch@tk.de with appointment: Blechhammer 5