

Info Sheet: Health Insurance Requirement

1) Medical Emergencies

If there is a certain medication that you need to take on a regular basis, make sure that you bring it with you to Germany. For medical emergencies in Germany and in other EU countries, please call 112. **This is the urgent medical care line that should only be used in an emergency!**

2) Health Insurance Requirement for Germany

According to the German Social Law, every student of state or state-approved universities in Germany must have sufficient health insurance coverage during their whole study period. Without sufficient proof the student can be accepted, but will not be enrolled in a German university.

3) Health Insurance System in Germany

Health insurance providers in Germany are often called "*Krankenkassen*". You have the choice between a private ("*privat*") and a public ("*gesetzlich*") health insurance. Approximately 90 % of the students enrolled in German universities opt for the public health insurance which costs about € 80 per month. Publicly insured students will be issued an insurance card which they can use at any doctor, dentist or hospital without paying for the treatment or equipment (with the exception of the co-pay).

With a private health insurance you need to pay for the medical services in advance and hand in all of your receipts after your treatment to file for reimbursement. This can get costly. Please keep in mind that once you decided to have private health insurance as a student, you will not be able to switch to a public German health insurance!

4) Submission of Health Insurance Proof to SRH Hochschule Berlin

Each student studying at SRH Hochschule Berlin (including exchange students) is required to submit proof of sufficient health insurance coverage **until one week before the first day of orientation (or on the first day of orientation at the very latest)**. Otherwise, the university will not be able to enroll you (this means: no documents, no lectures, no services).

You have three options to prove that you have sufficient health insurance:

OPTION 1: You have an insurance plan with a German public health insurance provider.

If this is the case, simply ask your provider for a confirmation of your health insurance status (*3-fach-Versicherungsbescheinigung*) and submit it to SRH Hochschule Berlin.

OPTION 2: You have an insurance plan with an insurance provider which is not a German public health insurance provider (e.g. German private insurance, foreign private or public health insurance, European Health Insurance Card EHIC, AT11 or similar proof of social security agreement between Germany and your home country).

In this case, you must present your insurance confirmation and policy to a German public health insurance provider and request a waiver form. The waiver form confirms that your insurance plan satisfies the German health insurance requirements and that you are exempt from registering for a German health insurance plan. Submit the **waiver form AND the contract or policy** of your health insurance to SRH Hochschule Berlin – the contract or policy of your health insurance alone is not sufficient for the enrollment!

Attention: Students from non-EU countries may contact their insurance company and ask about insurance plans for students who study abroad. Please note that your insurance should cover all expenses for accidents and sickness in full. Furthermore, the insurance must be valid abroad and must cover your entire stay. Before visiting a doctor, check with your health insurance company to see if there are certain doctors or medical centers that you have to use. Also, be prepared to pay for medical services and then file a claim with your insurance company in order to be reimbursed. However, it has happened in the past that foreign students with private health insurance coverage from their home country did not get all of their money back – they were only reimbursed for the amount that the treatment would have cost in their home country. These students may also be required to get additional nursing care insurance coverage for their stay in Germany as this is usually not included in foreign private health insurance policies. Check with your insurance company for the specifics and don't forget to take your insurance card and policy description with you to Germany!

OPTION 3: You do not have any health insurance.

- a. Students under 30 years of age: Please register for a German public or private health insurance (public health insurance recommended) and follow the instructions outlined in option 1 or 2 above.
- b. Students who are older than 30 years of age at the time of their enrolment or who have studied more than 14 semesters in a German university have to check their individual situation with a German health insurance company. Depending on your situation, it is possible that you might have to use a private German health insurance provider. Before you register for a private health insurance, however, contact a German public health insurance provider to make sure that your private insurance actually satisfies the German requirements. Then follow the instructions outlined in option 2 above.

Attention: Travel health insurance does not fulfil the requirements needed for enrolment in a German university!

In order to sort out your health insurance status in time and to officially enrol at SRH Hochschule Berlin, you are advised to contact a German public health insurance provider (by phone, email or in person) shortly after you have been accepted to study at SRH Hochschule Berlin. See section 8) below for a list of contact persons.

5) Start and End Date of Your Insurance

You have to be insured from the very first day of your study programme (including the orientation period). This refers to the day that your study programme officially starts, even if you join the programme at a later date. Please refer to your acceptance letters and/or study contract for the exact dates as they may differ for every study programme and semester. The whole study programme includes all 6 or 7 semesters for the Bachelor programmes or all 4 semesters for the Master programmes. Exchange students must be insured during the one or two semesters which they study at SRH Hochschule Berlin.

Note for Tripartite International Management Master Students:

Tripartite Students who begin their studies in Granada, Vilnius, Prague (MUP), Prague (AAU) or Querétaro must be insured from the first day when the respective semester at the partner university starts. Please keep in mind that the whole study period includes all 4 semesters and that Master Tripartite students must continue to be insured during their semesters outside Germany. They may sign up for additional insurances for the respective countries. Even though your first semester starts in Granada, Vilnius, Prague (MUP), Prague (AAU) or Querétaro, you must submit proof of German health insurance requirements as you will be enrolled in a German university.

6) Health Insurance and Your Residence Permit

Please remember that in most cases, the Alien's Office Berlin requires students from non-EU countries to submit proof of a German health insurance provider in order to process their residence permit applications.

7) Examples for German Health Insurance Providers

A general list of German public health insurances can be found here: <http://deutscheinsurance.com/insurance-providers/>

8) Selection of Public Health Insurance Providers

For the last years, we have been working closely with our contact persons from TK and AOK (see below). Both providers have many years of experience in providing insurance plans and issuing waiver forms for German and international students. Our contact persons speak German and English.

This is, however, not a complete list and you are free to contact any other German public health insurance provider.

Techniker Krankenkasse (TK)

Ms. Gabriele Zacher

Phone: +49 30 400 44 8658 or +49 151 57 11 79 12

gabriele.zacher@tk.de

www.tk.de/tk/tk/english/145048

Office hours: every Thursday, 10:30 to 14:30, Mensa (cafeteria) in Hardenbergstraße

BARMER

Mr. Oliver Sachse

Phone: +49 800 333004 101201

oliver.sachse@barmer.de

www.barmer.de

Office: Barmer Charlottenburg, Kurfürstenstraße 84, 10787 Berlin

Student Service of AOK Nordost – Die Gesundheitskasse (AOK)

Ms. Ulrike Simon-Mauersberger, Ms. Jessica Gohr, Ms. Angelika Günther, Ms. Louisa Köhler

Phone: +49 800 265080 24641

ass.tu-berlin@nordost.aok.de

www.aok-on.de/nordost

Office hours: Monday to Thursday, 10:00 to 16:00, in front of TU Mensa, Hardenbergstraße 8

9) Selection of Private Health Insurance Companies

The following is not a complete list of German private health insurance providers, nor are the listed providers in any way affiliated with SRH Hochschule Berlin. Should you be interested in registering for a German private health insurance, make sure to carefully select the provider that best fits your needs. The cost for private health insurance plans vary. The more you pay, the more coverage you get (the cheapest private health insurance plans only cover medical emergencies.)

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