

HEALTH INSURANCE FOR FOREIGN STUDENTS

GENERAL INFORMATION

All students who are enrolled at a German university are obliged to have sufficient health insurance coverage (§3 HlMV*). Proof of health insurance has to be presented when you enrol at Frankfurt School and when you apply for a residence permit. If you do not provide sufficient health insurance coverage, Frankfurt School is obligated to terminate the enrolment.

- All students are obligated to have health insurance.
- Without proof of health insurance, enrolment is not possible/ the enrolment has to be terminated (§4 and §11 HlMV).
- Health insurance has to be valid for the official duration of your studies.

The insurance has to start no later than the beginning of the official semester, i.e. April 1st or September 1st. In case you take part in a language course or orientation week before the official start of the semester, you need to provide insurance for these days as well.

We highly recommend that every student purchases a German insurance as this is the only way to be completely sure about the service. You won't have to make payments upfront and you won't receive an invoice whenever you need to see a doctor but only have to pay your monthly premium. More important, only **German insurance** will be accepted without exception by the local authorities.

Nevertheless, Frankfurt School and the local authorities also accept **foreign health insurance**, but only if they provide coverage meeting the criteria stated below. If the insurance does not meet the criteria, the insurance will be declined and a different insurance has to be bought:

- The amount covered by your insurance cannot be limited
- The insurance coverage has to be equal to a German insurance
- The insurance certificate has to be in German and/or English
- The insurance period has to cover the entire official semester period of your studies in Germany

The insurance has to start no later than the beginning of the official semester, i.e. February 1st or September 1st. In case you take part in a language course or orientation week before the official start of the semester, you need to provide insurance for these days as well. Travel insurance is accepted before the semester starts but is not valid as insurance proof during the study period.

WHAT KIND OF INSURANCE IS AVAILABLE FOR YOU?

You are...

1. an EU-student
2. a Non EU-Student
3. 30 years or older (nationality irrelevant)

1. You are a student from an EU-Country

With some countries, such as members of the European Union, Germany has a social security agreement. With a valid health insurance at home you can get your insurance coverage approved by a public health insurance company in Germany and can obtain a certificate, stating that coverage is provided from another EU country. Please make sure you check in your home country which documents you will need to take with you! Usually you have the EHIC (European Health Insurance Card) which entitles you to treatment under the same conditions and at the same cost as people insured in Germany. **We strongly recommend** you to check the details of the coverage in Germany with your health insurance provider in your home country since each country's healthcare system is different and some treatments that are free of charge at home may not be covered in Germany.

Please submit a scanned copy of your EHIC as well as an **official confirmation of your health insurance** to the Admissions Office at semester start.



HEALTH INSURANCE INFORMATION SHEET

2. You are a student from a Non-EU country

There are two options of health insurance in Germany. This means you should decide which one you want to purchase before your enrolment at Frankfurt School.

Please note that you cannot change from a private insurance (German or foreign) to a public German insurance or reverse as long as you are enrolled as a student.

State Health Insurance

You can obtain student health insurance from any public health insurance provider in Germany. They charge a standard fee and the insurance premium is currently approx. 105 € per month. You are free to choose any German provider, e.g. Techniker Krankenkasse (TK), DAK, AOK.

As the insurance is linked to the official semester dates (1st - August 31st/ September 1st - August 31st) it is not possible to buy it for a shorter period.

The chosen health insurance provider will issue you a confirmation ("Bescheinigung zur Einreichung an einer Hochschule") which has to be submitted to the Admissions Office at the beginning of your studies. Along with this confirmation you may receive a document called "Meldung an...". This has to be filled in and signed by Frankfurt School and we will send it back to the provider to confirm your enrolment.

PRIVATE HEALTH INSURANCE

Private insurance coverage has certain advantages in terms of service and cheaper rates. However, be aware that you are required to pay any services (e.g. doctor's fees, medication) upfront and that you have to send your receipts to your insurance company for reimbursement. The services/treatments that are covered by a private insurance always depend on the package/benefits you choose.

DISCLAIMER:

It is the student's sole responsibility to have a valid health insurance while studying at Frankfurt School! Please note that the content of this flyer is for general information purposes only and does not constitute legal or any other form of advice. Frankfurt School is not responsible for the proper health insurance of the students or damages caused by insufficient health insurance.

*HImV – Hessische Immatrikulationsverordnung (Enrolment Regulation of the State of Hessen)

The chosen health insurance provider will issue you a confirmation which has to be submitted to the Admissions Office at the beginning of your studies.

3. You are 30 years or older

You cannot sign up for public German health insurance for students, but are required to buy a private insurance. In general, this insurance is quite expensive depending on the provider.

The German National Association for Student Affairs recommends applying for a private insurance, e.g. the "Optimal" package: <https://www.vela.insure/en/>

This insurance will also be accepted by Frankfurt School and the local authorities.

Another option is to buy insurance in your home country. However, please make sure that it covers all the criteria mentioned in the General Information section on page 1.

The chosen health insurance provider will issue you a confirmation which has to be submitted to the Admissions Office at the beginning of your studies.

IMPORTANT

During Orientation Week we will arrange a health insurance check with Techniker Krankenkasse (TK). You can also take out student health insurance on this day if you are under 30 years.

In case you have foreign health insurance from your home country, please make sure it fulfills the criteria mentioned on page 1. If you are not sure about your insurance coverage, please send the details to us by email for a pre-check.

