



Health Insurance Information for incoming students

In order to enroll at the university you will need to present proof of health insurance.

Private or statutory (public) health insurance?

In Germany, you can choose between public and private health insurance carriers and companies. Up until you turn 30, you must essentially be insured by a public health insurance carrier. Only in exceptions will you be allowed to take out private insurance. But if you take out a private insurance, please know that you can then **no longer move back to a public health insurance while you are studying in Germany**.

Who needs what kind of insurance?

In principle, the following applies: To study in Germany, you must be insured with a public health insurance until you turn 30. Most of these insurance funds offer student rates of around 90€/month.

Exception: Health insurance policies which are valid in Germany: Germany has signed social security agreements with several countries. In this case the **European Health Insurance Card (EHIC)** is valid and sufficient. Inform yourself well in advance if this applies to you!

Exception – If you are privately insured in your home country: In some cases, private health insurance policies from other countries will be recognized in Germany. If this is the case, you need a letter of confirmation that you are exempted from compulsory insurance in the private health insurance fund – you must present this letter before you can be enrolled at BSEL. **Please note, however, that privately-insured people must first pay all the costs of medical services and medication themselves in Germany and then claim these costs back from the health insurance company in their country of origin.**

Exception – exceeded the age limit of 30 years: If you are over 30, you can no longer make use of the student rates offered by the public health insurance carriers. You then have two options: 1) to take out voluntary health insurance cover with a public health insurance carrier or 2) take out a private health insurance policy.