

Health insurance options for incoming students at Hochschule Esslingen

Firstly see these links:

<https://www.aok.de/pk/leistungen/studium-beruf/information-for-international-students/>

https://www.dak.de/student-portal-en_79036

www.barmer.de/en/my-barmer

<https://www.tk.de/en/i-am-tk/students/starting-studies-2169840>

Basic information

All students attending a German university or college must have adequate health insurance.

There are two health insurance systems in Germany: statutory/public health insurance (GKV) or private insurance (PKV).

While almost every applicant is eligible for the statutory public health insurance, different conditions apply for private health insurances.

There are different options depending on the country of origin and the student's age.

Health insurance for students from EU and EWR countries

Students from EU countries, which have social insurance agreement with Germany, can be exempt from paying for health insurance in Germany.

This means that students who hold a European Health Insurance Card (EHIC) do not need to take out additional health insurance in Germany.

These students must however, present the EHIC at a German public health insurance agency e.g. AOK, TK DAK, Barmer to get exemption from the German public health insurance system.

The agency will submit an electronic document (M10) to the University confirming that the insurance from the home country is sufficient for enrolment.

German statutory/public health insurance (GKV) (recommended)

Students coming from other countries must take out German public student health insurance.

German public health insurance pays doctors and hospitals directly in case of illness or accident, i.e. the student only needs to present his insurance card and does not have to make advance payments before receiving treatment.

The monthly fee for public student health insurance is approx. 135 €.

All public German health insurance agencies offer similar benefits for a similar price.

Students over 30* from a non-EU-country

The statutory health insurance scheme does not insure students over 30 years. These must take private student insurance (PKV).

See these links:

<https://www.mawista.com/en/health-insurance-for-foreign-nationals-in-germany/health-insurance-for-students/>

<https://www.care-concept.de>

***Private health insurance is generally not accepted by the University or local Authorities (Visa), unless you are over 30! Important: The Hochschule must receive an electronic health insurance certificate (M10) from your insurance provider within 4 weeks after the programme begins. It is your responsibility to make sure this is done. If not you may be ex-matriculated!**