

# Health insurance options for incoming exchange students at Hochschule Esslingen

It is vital for students participating in study abroad programs to have adequate and sufficient health insurance coverage. This is mainly the interest of the students (as it is them who might need any kind of medical treatment during their stay abroad) but also that of Hochschule Esslingen who wishes that their incoming exchange students can enjoy their time in Germany without being bothered by financial problems due to inadequate health insurance.

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.

For exchange students, there are different options depending on the country of origin and the student's age:

## **1) Health insurance for students from EU countries (not valid for UK students in case of Brexit)**

Students from EU countries, which have social insurance agreements with Germany, can be exempt from the obligation for health insurance in Germany with proof of health insurance in their country of origin. This means that students who hold a *European Health Insurance Card (EHIC)* do not need to take out additional health insurance in Germany. They only need to present the *EHIC* at a German public health insurance agency and an exemption from German statutory insurance will be issued. This exemption document confirms that the insurance from home is sufficient to be enrolled at a German university.

In general, students will not need to pay for treatments in Germany if they show their *EHIC* card, but some doctors might not accept the *EHIC* as payment. In this case, students can pay the doctor's bill themselves and try to get the money refunded by their insurance company at home, or they see a different doctor.

**Students wishing to choose this option have to email a copy of their *EHIC* to the International Office of HS Esslingen by 15 January (for summer semester) or 15 July (for winter semester) at the latest.**

## **2) Students from countries which have entered a social security agreement with Germany (e.g. Switzerland, Turkey)**

If students have a statutory health insurance in their home country, they should get a form from their health insurance provider which proves that they have health insurance coverage in Germany. The forms have different names depending on the country of origin, e.g. E-111, AT 11, ATN 11 or BH6.

These forms work basically same as the *EHIC* card for students from EU countries (see option 1)

**Students wishing to choose this option have to email a copy of their insurance form to the International Office of Hochschule Esslingen by 15 January (for summer semester) or 15 July (for winter semester) at the latest.**

## **3) German statutory/public health insurance (GKV) (recommended)**

For students coming from other countries than those mentioned in option 1 or 2, we highly recommend to take out German public student health insurance for their stay at Hochschule Esslingen.

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. 110 € (2020) and all public German health insurance agencies offer the same benefits. There is no maximum coverage sum and all benefits are regulated by German law.

There are different GVKs, e.g. AOK, DAK, TK,...offering more or less the same service.

**Students wishing to take out German public health insurance have to inform the International Office of HS Esslingen by 15 January (for summer semester) or 15 July (for winter semester) at the latest by sending proof of TK/DAK insurance or stating that they opt for AOK.**

The International Office will help to get in touch with AOK. TK/DAK or others are sometimes part of a package including blocked bank account (e.g. Expatrio, Fintiba,...) and students need to arrange it on their own. If they need proof of health insurance for their visa application, they can apply for German public health insurance beforehand and get all the necessary health insurance certificates before their arrival.

#### **4) Students who have a private health insurance (not recommended)**

If students are covered by a private health insurance which is also valid in Germany, they may waive German public health insurance at their own risk, although not recommended by Hochschule Esslingen. Waiving German public health insurance as a student is irrevocable (i.e. if you come again to Germany at a later stage, e.g. for a master's degree, you will not be able to get German public health insurance then).

- In order to be released from compulsory health insurance, **the coverage sum must be equal to the statutory German health insurance, i.e. unlimited.**
- A health insurance which **covers ca. 30.000 EUR** is only sufficient for getting a visa for Germany, it is **not enough for being released from German health insurance and therefore not valid for enrollment at the university.**

Students need to obtain a written confirmation of their health insurance provider (either in German or English) in their home country. **The paper needs to state the duration of the health insurance, that it is valid in Germany and that it provides unlimited coverage for medical expenses.** Travel health insurances and insurances with a maximum coverage sum cannot be accepted. This confirmation needs to be presented at a German public health insurance agency and an exemption from German statutory insurance will be issued.

Students who have private health insurance usually have to pay for any necessary health treatment themselves and claim the money back from their health insurance provider. The private insurance might only reimburse the costs according to common treatment rates in the country of origin. In that case and if the treatment is more expensive in Germany, students will have to pay the difference themselves.

**If a student wants to waive the German public health insurance, the student and his/her home university (student exchange coordinator) have to agree with the content of the form "Health insurance waiver" (see page 3). They need to email the confirmation letter by the insurance provider and the health insurance waiver, signed by both parties, back to the International Office of Hochschule Esslingen by 15 January (for summer semester) or 15 July (for winter semester) at the latest.**

In any of the above mentioned options, students have to go to a German public health insurance agency after arrival in order to get the necessary documents for enrolment at the university. This will be done during the orientation program with support of the International Office.

If students do not email either *EHIC* or confirmation of private insurance plus the signed health insurance waiver to the International Office of Hochschule Esslingen in time, they have to take out German public health insurance after their arrival in Germany. There will be no other options at that time.

## Health insurance waiver for incoming exchange students at Hochschule Esslingen

**! Only necessary for students who have a private health insurance with unlimited cover and who want to waive German public health insurance, i.e. choose option 4 !**

Hochschule Esslingen highly recommends taking out German public student health insurance during the stay at our university.

However, students who already have a private insurance can waive it (see option 4 from the above text), provided that the insurance meets the above mentioned requirements and that the student and the home university (student exchange coordinator) agree with the following points and sign this declaration:

- Students must bring health insurance with unlimited coverage for medical expenses from their home country. Neither Hochschule Esslingen nor the public German health insurance agencies can check details of the coverage. Therefore, it is the student's own responsibility to be insured against all possible risks.
- Hochschule Esslingen will not be able to help students with any financial problems arising from the fact that he/she does not have a German public health insurance. The university has no funds and no means to advance any sum which might be required to get the necessary treatment, even in case of emergency. It is the student's own responsibility to make sure that he/she always has sufficient funds available for possible (advance) payment to doctors, hospitals etc. In this context, we point out that cards of foreign insurance companies are often not accepted in emergency rooms and that even in such cases students might have to pay in advance.
- Proof of health insurance is necessary for enrolment at the university and for obtaining a residence permit. Hochschule Esslingen cannot guarantee that the foreign private health insurance will be accepted for these purposes. Should the foreign insurance be rejected, the student has to take out German public health insurance.
- Waiving German public health insurance as a student is irrevocable (i.e. if the student comes again to Germany at a later stage, e.g. for a master's degree, he/she will not be able to get German public health insurance. Instead, he/she will have to take a (usually more expensive) private health insurance then.

I confirm that I fully understand and agree with the above mentioned points.

-----  
Date

-----  
Name of student

-----  
Signature of student

-----  
Date

-----  
Name of Student Exchange Coordinator  
at Home University

-----  
Signature of Student Exchange Coordinator  
at Home University