

Health insurance options for incoming exchange students at Esslingen University

Adequate and sufficient health insurance coverage is essential for students participating in study abroad programs. This ensures that students can access medical treatment during their stay and allows Esslingen University to support their exchange students without financial concerns.

All students attending a German university or college must have adequate health insurance. Germany offers two health insurance systems: statutory/public health insurance (GKV) and private health insurance (PKV). While nearly all applicants qualify for statutory health insurance, different conditions apply to private insurance and to students over the age of 30.

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

Students from EU countries with social insurance agreements with Germany may be exempt from German health insurance requirements by providing proof of coverage from their home country. This means that students who hold a *European Health Insurance Card (EHIC)* do not need to take out additional health insurance in Germany.

In general, students do not have to pay for treatment if they show their EHIC card, but some doctors may not accept it as payment. In such cases, students can pay the bill themselves and seek reimbursement from their home insurance company or they can see another doctor.

Students who choose this option must email a copy of their EHIC together with the completed attached declaration of consent, ticking "No" in the AOK health insurance section. Please send these documents to the International Office at incoming@hs-esslingen.de by January 1 (for the summer semester) or July 15 (for the winter semester) at the latest.

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

If students have a statutory health insurance in their home country, they should get a form or a card 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, GHIC.

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

Students who choose this option must email a copy of their health insurance form together with the completed attached declaration of consent, ticking "No" in the AOK health insurance section. Please send these documents to the International Office at incoming@hs-esslingen.de by January 1 (for the summer semester) or July 15 (for the 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.

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. **134 € (latest update 2024)** 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, etc. offering more or less the same service.

Students wishing to take out German public health insurance must inform the International Office at

incoming@hs-esslingen.de by January 1 (for the summer semester) or July 15 (for the winter semester) at the latest. They should provide either proof of their insurance (e.g., TK or DAK) or, if selecting AOK, a completed attached declaration of consent with “YES” ticked in the AOK health insurance section.

The International Office will help to get in touch with AOK. Others are sometimes part of a package including blocked bank account (e.g. Expatrio, Fintiba, Coracle, etc.) 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 Esslingen University. 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 amount must be equal to the statutory German health insurance, i.e. unlimited.**
- A health insurance with a limited coverage 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 enrolment at the university.**

Students need to obtain a written confirmation of their health insurance provider (in either German or English) in their home country. **The paper must state the duration of the health insurance, that it is valid in Germany and specify that it provides unlimited coverage for medical expenses.** Travel health insurances and policies 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 then seek reimbursement from their provider. The private insurance might only refund the costs according to common treatment rates in the country of origin. In such cases, if treatments are more expensive in Germany, students will be responsible for covering the difference.

If the students wish to waive the German public health insurance, the students and their home university (student exchange coordinator) have to agree with the content of the form “Health insurance waiver” (see page 3 to be filled out **only for private health insurance). They need to email the confirmation letter by the insurance provider, the completed attached declaration of consent with “NO” ticked in the AOK health insurance section and the health insurance waiver, signed by both parties, back to the International Office of Esslingen University incoming@hs-esslingen.de by 1 January (for summer semester) or 15 July (for winter semester) at the latest.**

In any of the above-mentioned options, students have to contact the 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 in time, they have to take out German public health insurance.

Health insurance waiver for incoming exchange students at Esslingen University

! 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!

Esslingen University 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. Therefore, it is the student's own responsibility to be insured against all possible risks.
- Esslingen University 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. Esslingen University cannot guarantee that the foreign private health insurance will be accepted for these purposes. Should the foreign insurance be rejected, the students have to take out German public health insurance.
- Waiving German public health insurance as a student is irrevocable (i.e. if the students come again to Germany at a later stage, e.g. for a master's degree, they 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