

Important Information regarding Health Insurance



IN GENERAL:

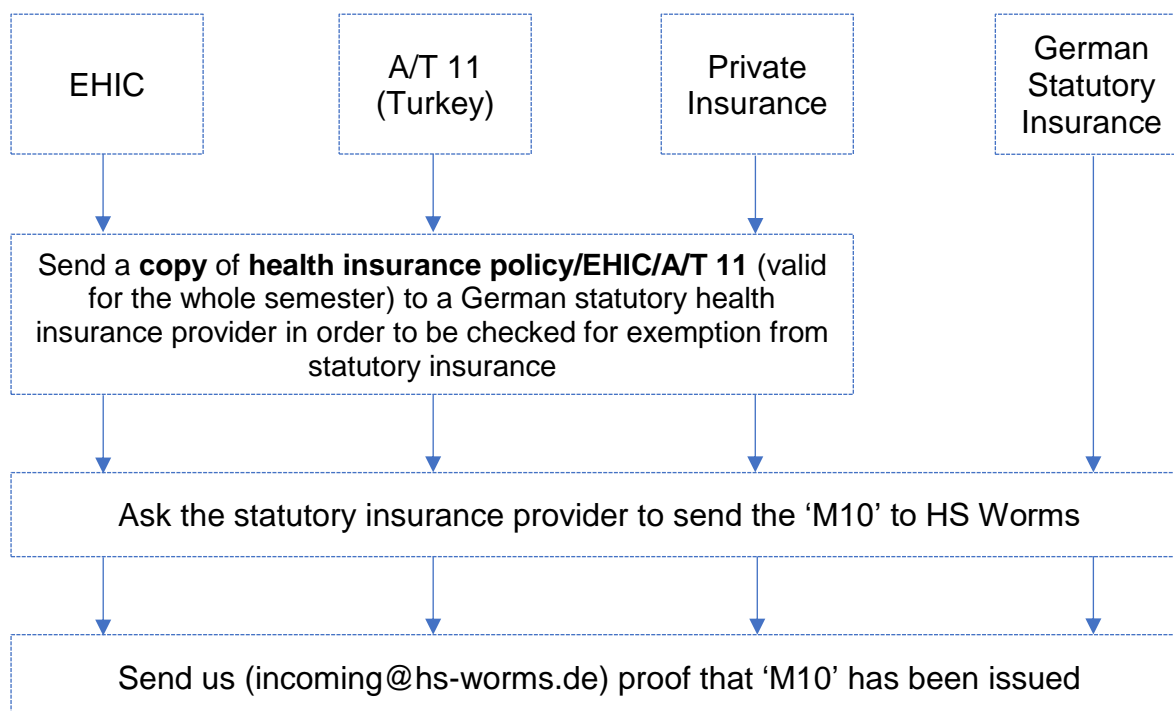
- We strongly recommend that you have a valid health insurance before travelling to Germany (at least travel health insurance for the first days). Don't travel without a valid health insurance!
- Every student needs to have a valid health insurance for university enrolment by German law! Travel insurances are not acceptable for university enrolment.
- Necessary validity of insurance for enrolment: The validity has nothing to do with your leaving date. The university requires from all students to have a valid health insurance, which covers the whole semester:

Winter semester: from 1st September at least until 28th/29th February

Summer semester: from 1st March at least until 31st August

OVERVIEW ABOUT OPTIONS AND NECESSARY STEPS:

Options differ regarding citizenship/place of study! Details see below.



In general, be aware that this process can take several weeks, therefore, start it as soon as possible!

Without this confirmation 'M10' you can NOT be enrolled!

POSSIBLE OPTIONS (differ regarding citizenship/place of study):

- Students with EHIC (European health insurance card):



You have to send a copy of your card (as well as copy of ID and your current address) to one of the German statutory health insurance providers listed below. They need to check the validity and coverage of your insurance and send an electronic confirmation to HS Worms (so-called 'Meldung 10'). **Please also send us, the International Center, a proof that this confirmation has been sent (screenshot of email or health insurance confirmation)!**

- For students without EHIC, the following options apply:

1) Private health insurance:

If you have chosen private insurance for your stay in Germany, you have to send a **copy** of your **private health insurance policy** (under condition that it is valid until the dates mentioned above), as well as a copy of your ID and your current address to one of the German statutory health insurance providers listed below. In some cases, you also need to fill out an exemption form (in order to exempt you from German statutory insurance). They need to check the validity and coverage of your insurance and send an electronic confirmation (so-called 'Meldung 10') to HS Worms. **Please also send us, the International Center, a proof that this confirmation has been sent (screenshot of email or health insurance confirmation)!**

Your health insurance has to be either in **German** or in **English language**. Furthermore, **your name** and the **duration of the insurance** (see mandatory dates above) need to be shown on the health insurance contract.

Please note, that if you are **privately insured**, you always have to pay the **medical bills in advance** and wait then for the reimbursement of your insurance company. Please be aware that hospitalization can be particularly expensive!

2) German statutory health insurance:

You can sign up before arrival or latest during our Orientation for a German statutory health insurance (costs **about Euro 110.00 per month**). Generally, if you sign up for a statutory German health insurance the medical costs will be directly paid to the doctor/dentist/hospital by the insurance company.

In general, the costs and coverage of German statutory health insurance contracts for students do not differ much. However, please inform yourself about the details of each company.

Please note that if you are **over 30 years old**, that you can **not** sign up for a German statutory *student* health insurance. You either need to sign up for a so-called *voluntary* statutory insurance ('freiwillige Versicherung') or a private health insurance.

3) Turkish students:

If you are from **Turkey**, you can also bring an **A/T-11 form** (TÜRK-ALMAN SOSYAL GÜVENLİK SÖZLESMESİ). You have to send a **copy** of the form (under condition that it is valid until the dates mentioned above) to one of the German statutory health insurance providers listed below. In some cases, you also need to fill out an exemption form (in order to exempt you from German statutory insurance). They need to check the validity and coverage of your insurance and send an electronic confirmation (so-called 'Meldung 10') to HS Worms. Please also send us, the International Center, a proof that this confirmation has been sent (screenshot of email or health insurance confirmation)!

List of German statutory insurance providers:

AOK:

<https://www.aok.de/pk/leistungen/studium-beruf/information-for-international-students/>
(Contact form at the end of the page)

Barmer:

<https://www.barmer.de/en/students>

Exemption Form (send to service@barmer.de):

<https://www.barmer.de/resource/blob/1149288/7ef602da66cff0409ffa4688c23c8367/antrag-auf-befreiung-von-der-versicherungspflicht-77400e-data.pdf>

DAK Gesundheit:

<https://www.dak.de/dak/health-insurance-in-germany--dak-gesundheit-2388864.html#/>

<https://www.dak.de/dak/your-request/release-from-statutory-health-insurance--dak-gesundheit-2423954.html#/>

Techniker Krankenkasse (TK)

<https://aktion.ecoach.tk.de/kampagne/M10enrollment?aid=zoa>

In case of questions or problems please send an email to: incoming@hs-worms.de