

 information sheet

German health insurance for students

Students attending a German university must have statutory or private health insurance as well as nursing care insurance.

Students who don't qualify for non-contributory family insurance need to take out their own health insurance at student rates.

Please note

- Every person in Germany is obligated to have health insurance.
- In order to enrol in a university, current health insurance is required and proof must be presented.
- Enrolment without proof of health insurance is not possible.

Fees for student health insurance

Fees for statutory health insurance for foreigners equal at all German statutory insurance funds (as of 2018)

(on average)	health insurance	nursing insurance ¹	total ³
student with child¹	66,33 €	16,55 €	83,88 €
student without child¹	66,33 €	18,17 €	84,50 €
degree level student (with child, from 23 years)²	101,35 €	25,29 €	126,54 €
degree level student (without child, from 23 years)²	101,35 €	27,77 €	129,12 €

source: The National Association of Statutory Health Insurance and own calculations

¹ Requirements for the above-mentioned fees in special tariffs: 1) continuous preparation for study goal (e.g. degree); 2) monthly income does not exceed the amount of € 1015.00; 3) duration: until final examination, maximum six months after termination of health insurance for students

Fees for private health insurance (as of 2018)

(on average)	health insurance ¹	nursing insurance ²	total ²
up to 25 years	102,11 €	10,68 €	112,79 €
between 25 and 29 years of age	121,78 €	10,68 €	132,46 €
between 30 and 34 year of age³	146,64 €	10,68 €	157,32 €

¹ The stated contributions are the result of a non-representative survey of providers of private health insurance to the costs of private student health insurance (PSKV). Individual offers and tariffs may vary for other private health insurance providers, e.g. because the scope of services or the personal health risk are taken into account in the premium calculation. The values are valid from 01.04.2018. The student tariff (PSKV) has not been available for some time now. Already PSKV insured persons remain in this tariff, there are no more new insurances.

² In addition, there is the contribution for the private long-term care insurance (PPV) including a surcharge, which amounts to 10.68 euros since January 1, 2017, irrespective of age.

³ Students over 34 years of age can only take out full private health insurance.

1/3

 information sheet – German health insurance for students

Statutory health, private health and nursing care insurance

Statutory health insurance Generally, students have the opportunity to be insured in the statutory health insurance system. This includes non-contributory family insurance and student health insurance. The monthly fees for statutory health insurance are uniform nationwide.

Private health insurance Under certain conditions students can insure themselves in a private health insurance. However, students need a waiver from the statutory insurance system in order to change to the private system. A waiver will be granted within three months after enrolment and applies for the duration of the academic studies.

Nursing care insurance Students are also obligated to present proof of a nursing care insurance, which automatically exists through the health insurance company (statutory or private). Fees are standardised but students with children pay less.

After expiration of student health insurance from 30 years of age

When reaching the age of 30 or exceedance of the 14th academic semester, the following conditions apply: 1) statutory health insurance with higher fees (minimum fee) or 2) private health insurance (fees depend on factors such as age and health)

Please note

- Degree level students keep the students' insurance, but pay a higher fee (see table).
- **Under certain conditions the deadline can be extended.** In this case, the health insurance fund requires appropriate evidence for circumstances which extended the length of study. In such case, the student health insurance will be extended beyond the 30th birthday and/or the 14th semester.

 information sheet – German health insurance for students

Foreign students

In terms of enrolment in Germany, special conditions apply to foreign students: **European citizens** (EU-nationals as well as residents from some other European countries that have social insurance agreements with Germany) can be exempted from the obligation for health insurance if they can provide evidence for health insurance in their country of origin (for this purpose the form E 128 or the European health insurance card EHIC is needed).

Please note

- Health insurances which include limitations regarding medical costs or the obligation to provide indemnification are not accepted in Germany. Therefore, it is advisable to have a travel health insurance for the first days in Germany. After entry, sufficient insurance coverage should be attended immediately
- Additionally, the international offices of most universities offer comprehensive guidance

More information

- [Health insurance for incoming people](#)
- [Addresses of all German health insurers](#)