

Health Insurance for International Students in Germany


What You Need

Travel Insurance for Student Visa

- Required for visa appointment at the German embassy.
- Short-term coverage until you get long-term health insurance in Germany.

Must Include:

- Coverage of at least €30,000
- Valid in all Schengen countries
- Includes emergency treatment & medical repatriation
- ➔ Covers entire trip until you enroll in German health insurance

 **Note:** Travel insurance is **not** sufficient for your stay in Germany — you must switch to a long-term policy for university enrollment.


Where to Get It:

- Online from private providers (e.g., DR-WALTER)
- Popular combo: DR-WALTER (Travel) + TK (Public Health Insurance)
- ➔ Apply once, receive both certificates digitally, pay after arrival
- ➔ Some companies offer a package deal:
 - blocked account + **travel** insurance + **health** insurance.
 - Be aware that in packaged deals the health insurance provider for German health insurance is set and may not be changed.
- For example:
 - AllOkay: <https://www.all-okay.de/>
 - Expatrio: <https://www.expatrio.com/value-package>

Health Insurance for University Enrollment

Also called: Proof of Health Insurance for Enrollment


➔ All residents in Germany must have health insurance by law!


 Two types:

- Public (Statutory) Health Insurance
- Private Health Insurance

Public Health Insurance (GKV)

Who can get it?

 Students under 30 years old enrolled in a Bachelor's or Master's degree


 Monthly Cost (2025): €139–€151

(includes health + nursing care contributions)

*Varies based on age, children, etc.

 Covers:

- Doctor appointments
- Hospital & basic/ required surgeries
- Medication
- Cancer screening
- Maternity care
- Basic dental care (no teeth whitening/ cleaning, basic or necessary dental repairs)


 Where to apply:

- Directly via provider (e.g., TK, AOK, BKK...) Or
- via digital intermediaries like Feather Insurance


➔ No paperwork, free help in English

Private Health Insurance (PKV)

Who is it for?

 Students who:

- Are over 30 years old
- Attend a language course, Studienkolleg, internship, etc.
- Are postgraduate students, guest researchers, scholarship holders
- Are self-employed or freelancers


 Monthly Cost:

- Starting from €33 (e.g., Educare24 for language students)
- From €79 (e.g., Provisit Student – Bachelor/Master level)
- Up to €129 (older students)

 Covers:

Same as public insurance + optional extra benefits:

- Advanced dental care
- Private hospital rooms
- Faster access to specialists

 **Note:** students, covered by private health insurance, are required to cover their medical costs upfront and are only reimbursed later. Under such circumstances, it's understandable that some might prefer to fly home and undergo the procedure there, rather than pay €10,000 out of pocket in Germany.

 Popular Private Providers:

- ottonova – Study Secure Premium (18–37 years old)
- DR-WALTER – EDUCARE24, Provisit Student
- Feather – For freelancers and self-employed students

FAQs

Q: Do I need both travel and health insurance?

✓ Yes. Travel insurance for your visa, health insurance for your university.

Q: Can I combine public and private insurance?

✓ Yes. Many students use public insurance with optional private add-ons.

Q: What if I'm not eligible for public insurance?

👉 You can get private insurance tailored to your student type (e.g., Provisit Student).

✓ Recommended Application Tools

- DR-WALTER + TK: [Combined application tool available online]
- Feather Insurance: [Fully digital signup in English]

More detailed information can be found below.

Information Sheet on Student Health Insurance and Social Security Obligations During the Practical Study Semester.

→ This sheet contains the regulations pertaining to German students, however these rules apply also to international students, when they are enrolling at Coburg university. **No enrollment without proper health insurance.** Please contact the international office if you have any questions. International-office@hs-coburg.de

1. No Enrollment Without Proof of Insurance (§ 199a SGB V)

Each applicant must provide the name of their health insurance provider and their health insurance number as part of the online application process. Before enrolling at the university, applicants must inform their statutory health insurance provider of their application/enrollment. This will ensure that the insurance certificate is sent directly to the university by the statutory health insurance provider. The insurance certificate will be sent within 24 hours. Communication between the health insurance company and the university is exclusively digital (similar to the employer registration procedure).

Applicants will receive a notification from the statutory health insurance company regarding the electronic notification of their insurance status to the university.

The insurance status indicates whether applicants are subject to compulsory insurance or exempt from insurance, exempt from compulsory insurance or not subject to compulsory insurance.

2. Types of Insurance Coverage

a) Compulsory Insurance

Students enrolled at state or state-recognized universities in Germany are subject to compulsory health insurance. This also applies to students residing abroad if they are enrolled at a German university and are not entitled to benefits under international or supranational law.

Compulsory insurance applies until the end of the semester in which the student reaches the age of 30. Beyond this point, compulsory insurance continues if:

- the nature of education,
- family reasons, or
- personal reasons (e.g., obtaining university entrance qualifications through a second-chance education system, exceeding the age limit, or longer duration of study)

justifies the extension.

Students who work for pay during their studies remain covered under student insurance if their primary status remains that of a student, i.e., if their time and energy are mainly spent on studying. If their work scope makes them appear more as an employee than a student, they are subject to insurance as an employee instead.

b) Privat Insurance

Anyone who has private health insurance and becomes subject to compulsory insurance due to their studies can apply for an “exemption” and remain privately insured. The exemption application must be submitted within three months of the start of the compulsory insurance period. To do this, you must contact a statutory health insurance provider. They will then notify Coburg University of the exemption from statutory health insurance. Proof of private insurance does not need to be provided additionally.

Normally, the exemption applies for the entire duration of your studies and cannot be revoked during this period. Statutory insurance is therefore normally only possible after the end of your studies, for example, by taking up employment that is subject to compulsory insurance.

c) Family Insurance

Students are not required to be insured independently if they are covered under the family insurance plan of their parents or spouse under statutory health insurance.

Children are eligible for family insurance until the age of 25 if they are in school, vocational training, or performing voluntary social or environmental service. To qualify, the family member must not exceed a specified income limit (available from the insurance provider). Parents or spouses must report any changes to the health insurance provider.

d) Exemption from Compulsory Insurance

Students who become subject to compulsory insurance upon enrollment can apply for exemption. The application must be submitted to the health insurance provider within three months of the start of the insurance obligation.

e) Voluntary Insurance

Students who are no longer subject to compulsory insurance (e.g., due to age or exceeding the maximum semester limit) can opt for voluntary statutory health insurance. This requires that they were insured under compulsory insurance for at least 24 months in the last five years, or for 12 consecutive months immediately before the end of the compulsory coverage.

To maintain insurance coverage as a voluntary member, they must notify the health insurance provider in writing within three months of the end of the compulsory coverage.

3. Choice of Health Insurance Provider

Since January 1, 1996, students subject to or eligible for insurance can choose membership with one of the following:

- any insurance provider of their place of residence,
- any substitute health insurance fund whose jurisdiction covers their place of residence,
- a company or guild health insurance fund, if the statutes allow it and their residence is within the fund's area of responsibility,
- the health insurance provider with which they were last insured or had family coverage,

- the provider where their spouse is insured,
- any substitute insurance fund where the university is located.

The student must inform the chosen health insurance provider of their selection within two weeks of becoming subject to compulsory insurance. Family-insured individuals cannot choose a provider independently; the choice of the primary member applies to them.

4. Which Health Insurance Provider is Responsible?

The following applies regarding the issuance of the insurance certificate:

- For students already insured with a (statutory) provider: that provider,
 - For students subject to compulsory insurance: the provider responsible by law or the one they chose,
 - For students exempt from or not subject to compulsory insurance: the provider with which they were last insured or one that would be responsible or eligible under compulsory insurance,
 - For students exempted from compulsory insurance: the provider that granted the exemption.
-

5. Who Provides Information About Health Insurance?

This information sheet only provides general information. More detailed advice on student health insurance is available from the health insurance providers. They are obligated under §§13–15 of the First Book of the Social Code (SGB I) to provide clarification, counseling, and information.

6. Social Security Obligations During Practical Study Semesters

Students who are enrolled and completing a required practical semester as stipulated by their study regulations are exempt from pension, health, long-term care, and unemployment insurance contributions.

The health insurance providers and employment agencies can advise whether internships not required by study regulations, or undertaken before or after the degree program, are subject to social insurance contributions.

During the practical semester, students are covered by the statutory accident insurance (Berufsgenossenschaft) of the training institution in the event of a work-related accident. This also includes commuting accidents.

7. Special Regulation for Internships Abroad

For internships abroad, the relevant foreign company's statutory accident insurance applies. Please inform yourself about the applicable laws in that country. Note that German companies

with branches abroad are also subject to local laws. Therefore, German accident insurance (Berufsgenossenschaft) does not apply abroad.

Private insurance is highly recommended. Make sure this insurance covers actual treatment and rehabilitation costs that your statutory health insurance provider may not reimburse.