

Health & insurance

Information for
international students
at Goethe University

Health and liability insurances

1. Health insurance during your studies

There is a general duty to be insured. All students under the age of 30 who are registered at a German university are obliged to be insured (this includes health as well as nursing care insurance). This means that you can only register with your university when you show **proof of insurance!** A **travel health insurance is not sufficient** for studying in Germany!

1.1. Is my home country's statutory health insurance sufficient?

Students from non-EU countries:

- Germany has **social security treaties** with a number of countries outside the EU. Under these treaties, insurances from the relevant country will be recognised in Germany. However, these are usually not sufficient to provide health insurance cover in Germany. Here you can find a **list of existing treaties**: www.dvka.de/de/informationen/staatenuebersicht_1/versicherungszweige.html
- Even if there is a social security treaty, insurance cover is only given if a German health insurance formally recognises this as sufficient.
- **Tip:** In any case, before you come here, check what treatment you are entitled to in Germany – not all of the usual costs are covered. Therefore it is not advantageous to maintain your home country insurance. Think carefully which option is better for you.

Students from EU countries, Switzerland, Liechtenstein, Norway and Iceland (EU and EEA):

- In principle, students from these countries are covered by their home country insurance – but coverage must formally be recognised by a German health insurance.
- As a rule, you will need an **EHIC card** (European Health Insurance Card) or the form "E128/E111" from your home country. You have to show this upon registering at the university.
- You can apply for an **EHIC card** with your health insurance: ec.europa.eu/social/main.jsp?catId=559&langId=de
- **Caution:** Not all foreign insurances cover all the costs of medical treatment in Germany. Sometimes you have to bear additional costs.
- **Tip:** Enquire with your insurance back home, so you know what is covered and what isn't, before you come to Germany.

1.2. Health insurance in Germany

There are two types of health insurance in Germany: **statutory health insurance** (in German **Gesetzliche Krankenversicherungen (GKV)**) and private health insurance (**Private Krankenversicherungen (PKV)**). In general, statutory health insurance is more advantageous for students than private health insurance.

Statutory health insurance (*Gesetzliche Krankenversicherung, GKV*)

- Students pay around €80/month for health insurance (incl. nursing care insurance).
- As a rule, this amount applies to students up to the age of 30 or to their 14th semester of studies in their chosen subject, respectively.
- You can take out insurance cover with any of the German statutory health insurers. Insurers differ in what they cover and what they focus on. You can check out an comparative overview here: www.gesetzlichekrankenkassen.de
- You will receive an insurance card which you have to show at every visit to the doctor.
- For taking out health insurance, you will need:
 - Passport or ID- A confirmation by the city of Frankfurt that you have registered your domicile
 - Proof of your preliminary registration with the university
 - A German bank account or an IBAN number
 - A passport photo (important!)
- Some statutory insurers allow students who **turn 30 during their studies** in Germany, or who study for **more than 14 semesters** in their chosen subject, to continue their insurance at a higher fee. In exceptional cases, the cheaper tariff may still be available. You can get detailed information on this from the individual insurers.
- Students who are **older than 30 when they begin their studies** must take out private health insurance.
- If you are privately insured when you begin your studies, you have 3 months to change to a statutory insurer. If you apply for this switch any time later, your application will be refused and you have to remain privately insured.
- **Family insurance** (possible only if your parents are or your spouse is insured with a statutory insurer in Germany): Up to the age of 25, students can join their parents' / spouse's statutory health insurance at no cost, if the student's regular total income per month does not exceed €415 (2016 figures) or, in the case of a mini job, €450.

Private health insurance (*Private Krankenversicherung, PKV*)

- **Until you turn 30 or until your 14th semester** in your chosen subject, whichever occurs first, as a student you can only get private health insurance in **exceptional cases**. You have to apply for an exemption from statutory health insurance with one of the statutory insurers (e.g. AOK, DAK, BEK, TK etc).
- If you are privately insured, you usually pay the doctor's visits, treatment and medication yourself and then send the bill to the insurer for reimbursement.
- The scope of service offered by a private insurer must be at least equivalent to that of a statutory insurer for duration of the time you are obliged to be insured (*Vollversicherung*).
- **Note:** If you choose a private health insurer, you can switch to a statutory insurer during your studies only in exceptional cases!
- **Private health insurance in your home country (not travel insurance!):** You can find out whether this is recognised in Germany. If that is the case, you need a confirmation that you are exempt from the obligation to get statutory insurance in order to register with the university. Please note that a travel insurance is not considered equal to a private health insurance!
- **Once you are no longer obliged to be insured** as a student you may be able to take advantage of special tariffs offered by private insurers, which may be cheaper than a statutory health insurance but cover only the absolutely necessary treatment whenever you have to go to hospital or have an operation, when you have a toothache etc.

Please note: If you want to take out health insurance in Germany, whether statutory or private, this is generally only possible once you have an **address in Germany** and a **German (or European) bank account**. Most students take out an insurance for their time of studies shortly after they arrive in Germany.

1.3. Special cases

Health insurance while you are preparing for your studies or are attending the *Studienkolleg* (preparatory college)

If you attend a **language course in order to prepare for your studies**, you cannot get statutory health insurance, as you are not obliged to take out health insurance.

You can only take out a private health insurance; the scope of services does not need to reach the same level as that of a statutory health insurance. It is possible to take out the insurance for a limited time (which is normally not possible for students), in which case the health insurance must cover a minimum amount of €30,000.

Exception: If you have a sideline job and earn more than €450, you have to take out statutory health insurance and you will be insured as an employee (not as a student!), which means higher premiums.

If you only attend the *Studienkolleg* (preparatory college) or a language course, you must take out a full or partial private health insurance. Once you have finished the language course, if you are younger than 30 years, you can switch to statutory health insurance for the duration of your studies. Attendees of the ***Studienkolleg Frankfurt*** must be privately insured.

Further information about health insurance while you prepare for your studies:

www.internationale-studierende.de/en/during_your_studies/health_insurance/health_insurance_before_studies_begin/

Health insurance and jobs during your studies

In general, students can take on a mini job with a regular income of no more than €450 per month. They are allowed to have a higher-earning job for a short period of time (maximum 3 months or 70 working days, respectively), or for longer during the semester break. They continue to be insured as a student if, during the lecture period, they work no more than 20 hours per week (as of 21 hours per week, you must be insured as an employee). Check with your health insurance if you have any questions.

If you exceed these limits, you have to be insured as an employee. The premiums vary among the different insurers. The standard contribution rate for health insurance is 14,6% of your income, of which your employer pays half. If you are an “employee“, some health insurances charge an extra premium. This is the only area where statutory health insurances have different premiums. Health insurance as an employee also comprises nursing care insurance, unemployment insurance and pension insurance.

Health insurance during internships

During a mandatory internship related to your studies, you continue your health insurance as a student. If you do a voluntary internship, the same rules apply as when you take a job (see special 2). However, if you regularly work more than 20 hours per week during your internship and this goes on uninterrupted for more than three months, you are considered an employee and have to pay full premiums for the statutory health insurance. When in doubt, check with your insurer. Internships before and after your studies are considered vocational training and are not covered by student health insurance. In the case of an unpaid internships, interns have to take out their own health insurance.

Health insurance during doctoral studies

In general, international doctoral students in Germany can only take out private health insurance.

However: If, prior to your doctoral studies, you had statutory health insurance in Germany or a EU member state, it is generally possible to continue your statutory health insurance during your doctorate studies – you can choose between statutory and private health insurance.

If, prior to your doctoral studies, you have never been insured in Germany or the EU, you may only take out a private health insurance, provided that you do not have a job that pays more than €450/month – otherwise you must be insured as an employee. In that case, it is not necessary to get an exemption from the duty to get statutory health insurance.

If you have a scholarship for your doctoral studies, whether from a German or a foreign scholarship provider, and you have a residence permit for 12 months, you have to pay health and nursing care insurance premiums with your scholarship money. The premiums depend on the amount of your scholarship. If your scholarship is exempt from income tax pursuant to § 3 of the German Income Tax Act, you are married, and your spouse has statutory health insurance cover, it is usually possible to get family insurance (at no cost for the doctoral student).

Further information on health insurance for international students:

Health insurance companies in Germany:

www.krankenkassen.de/meine-krankenkasse/student/ausland/

Deutsches Studentenwerk:

www.internationale-studierende.de/en/during_your_studies/health_insurance/

DAAD:

www.daad.de/deutschland/in-deutschland/regeln/en/8839-organising-health-insurance/

Studying in Germany:

www.study-in.de/en/plan-your-studies/requirements/health-insurance_27548.php

1A - Multilingual consumer portal on the German insurance system:

www.1averbraucherportal.de/versicherung/krankenversicherung/en

Krankenkassenzentrale - Compares additional insurance fees:

www.krankenkassenzentrale.de/zusatzbeitrag/

2. Insured by the university and the Studentenwerk

Students registered at the university can get a number of insurances through the university or rather, the *Studentenwerk* (student services). As a rule, these provide insurance cover for activities undertaken in the course of your studies, in particular if something happens to you on campus but possibly also if it happens on your way to the university.

2.1. The university's statutory accident insurance

All students at Goethe University are covered by statutory insurance for university accidents. Coverage extends to accidents that happen in direct conjunction (time and space) with the university and its institutions and which fall under the university's organisational responsibility.

Area of organisational responsibility:

- participation in classes, including breaks
- visiting other university institutions (university libraries, seminar venues)
- participation in university sports
- participation in excursions led by a university lecturer
- travelling to and from a location for a university event

Studies and work carried out in private or at home, even if such is in preparation for exams, are excluded from coverage.

The **reporting offices for university accidents** are located in the university's student offices. In order to receive compensation, any accident must be reported **without delay and in writing**.

After investigation of the accident, the statutory accident insurance covers the costs of medical treatment and, if applicable, any monetary compensation such as compensation or pension for injury or death benefits.

2.2. Insurance by the *Studentenwerk Frankfurt*

The *Studentenwerk Frankfurt* am Main has taken out **group insurance for accidents** as well as **private liability insurance** for all students at Goethe University from a private insurance company. **In order to receive insurance benefits or compensation, any accident or damage must be reported to the Studentenwerk without delay.**

Contact: Abt. Versicherungen (insurance department), tel. 069/798-28161, fax: 069/798-23057
personal@studentenwerkfrankfurt.de

Group insurance for accidents

This insurance covers any accidents not already covered by the university's statutory accident insurance, provided that there are no grounds for exclusion. Coverage also extends to accidents that happen in the course of professional or vocational activities which form part of the exam preparation.

Insurance coverage also extends to study-related internships and to activities as a student trainee, and to travelling to and from the study venue.

Further information:

www.studentenwerkfrankfurt.de/beratung-service/versicherungen/gruppenunfallversicherung.html

Private liability insurance by the Studentenwerk

This insurance covers cases of statutory private liability for damage to people or property resulting from participation in the studies, in particular in lectures and research activities, during internships or practical work experience.

Coverage extends to statutory liability for damage to property provided by the university, or by the company or business hosting the student's internship, resulting from the student's activity during their internship and their practical work experience.

Further information:

www.studentenwerkfrankfurt.de/beratung-service/versicherungen/haftpflichtversicherungen.html

3. Private liability insurance

If you cause injury or damage to people or things, you are personally liable pursuant to general principles of liability. Expensive mishaps can happen easily: you accidentally break a glass pane, knock a vase off the shelf in a shop, or cause an accident with your bicycle or even as a pedestrian. If this results in physical injury to someone, the perpetrator has to pay for the material damage but also damages for pain and suffering, hospital and rehabilitation costs and the injured person's salary.

It is therefore recommended to take out a private liability insurance which, depending on the facts of the case, will cover the costs.

Here are some providers of private liability insurance offering insurance deals for international students:

Mawista

www.mawista.com/

Educare24

www.educare24.de/

CareConcept

www.care-concept.de/krankenversicherung/vergleich/auslandskrankenversicherung.php

Doctors and health

1. The German healthcare system

What do I do when I get ill and want to see a doctor?

It's best to go to a **general practitioner** or GP, in German **Arzt für Allgemeinmedizin**, often referred to as *Hausarzt* (you can Google "Allgemeinmediziner Frankfurt am Main" or visit www.weisse-liste.de).

A visit to a GP (**Allgemeinmediziner/Hausarzt**) has the following advantages:

- If you only have something minor such as a headache or a cold, the GP can help and you don't need to go to a hospital.
- A GP has a broad education covering a wide range of illnesses and knows when to send you to a specialist.
- Your *Hausarzt* keeps track of your personal health record.

Further tips:

- Ask your fellow students for recommendations for a doctor
- You should definitely call ahead for an **appointment** and take your **insurance card** every time you visit a doctor.
- In case of **accidents** or **acute illness** you should be able to get an appointment immediately or on the same day – in other cases you usually have to wait for several days or weeks to see the doctor.
- If necessary, your GP will **transfer** you to a **specialist** (or a hospital). However, you can also consult a specialist directly.

Language difficulties?

Go here for a list of doctors in Frankfurt who speak English: photos.state.gov/libraries/frankfurt/1020130/spahncx/List%20of%20Doctors%20and%20Hospitals%20in%20Hessen.pdf

If you are insured with the **statutory health insurance** in Germany or have an EHIC card, they will cover the **costs** of your treatment. The doctors will send their bills directly to the insurance. As a rule, this covers the following:

- Outpatient treatment e.g. in a doctor's practice
- Dental care
- Medication and therapeutic products – only if prescribed by a doctor, and you have to pay an *Eigenanteil*, or own contribution
- Inpatient stay and treatment, e.g. in a hospital; you have to pay €10/day yourself
- Rehabilitation treatment for which there is a medical need
- Costs of pregnancy and childbirth

2. Medical emergency services

- If you have a medical emergency at the **weekend** or on a **public holiday**, you can go to a medical emergency service. Further information: www.bereitschaftsdienst-hessen.de/startseite/
- In case of a **serious accident** and **danger to life**, dial the **112 emergency number**. It works in all of Germany and is free of charge. An ambulance will get to you within 15 minutes at the latest!
- If your case is less serious, you can take yourself to the emergency ward at the nearest hospital. The emergency wards are open 24/7.
- If you dial **116 117**, you will reach a doctor no matter where in Germany you are. This call is free of charge for anyone who is insured with a German health insurance.
- **Emergency services in Frankfurt:**
www.frankfurt.de/sixcms/detail.php?id=1180072&ffmpar%5B_id_inhalt%5D=101851

3. Hospitals in Frankfurt

There are public hospitals in Frankfurt as well as private clinics, hospitals operated by church-run charitable organisations and of course the university clinic. As a rule, the costs of staying in hospital are covered by your health insurance, but they can run very high. When in doubt, check with your insurance whether all of the treatment is covered.

Further hospitals: frankfurt.de/sixcms/detail.php?id=1180072&ffmpar%5b_id_inhalt%5d=125626

Unfallklinik Frankfurt am Main

Friedberger Landstraße 430
60389 Frankfurt
Tel. +49 69 / 4750

Bürgerhospital

Nibelungen-allee 37-41
60318 Frankfurt am Main
Tel. +49 69 / 1500 - 0

Hospital zum heiligen Geist

Lange Str. 4-6
60311 Frankfurt am Main
Tel. +49 69 / 21960

Universitätsklinikum

Theodor-Stern-Kai 7
60590 Frankfurt am Main
Tel. +49 69 / 6301-0

Agaplesion Markus Krankenhaus

Wilhelm-Epstein-Straße 4
60431 Frankfurt am Main
Tel.: +49 69 / 95 33 0

Klinik Maingau vom Roten Kreuz

Scheffelstraße 2-14
60318 Frankfurt am Main
Tel. +49 69 / 4033 0

4. Pharmacies and pharmacy emergency services

As a rule, in Germany you can only buy medicine in a pharmacy. The pharmacists are highly trained professionals who will advise you on the medication and how to take it. Medication which is freely available in other countries may require a doctor's prescription here in Germany. For example, if you need antibiotics, this must be prescribed by a doctor. At the pharmacy you will get the medication specified in the prescription. You always have to pay an add-on, a minimum of €5 and a maximum of €10. In exceptional cases, this add-on may be higher.

If you need medicine at night or during the weekend, there is a pharmacy emergency service that will tell you which pharmacy near you is open. Google "Apothekennotdienst" or go to www.aponet.de or rankfurt-interaktiv.de/cgi-bin/apo/not.pl.