

INSURANCE & HEALTHCARE

INFORMATION FOR
INTERNATIONAL STUDENTS
AT GOETHE UNIVERSITY

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June 2021

01 HEALTH INSURANCE DURING YOUR STUDIES

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 enrol with your university when you show proof of insurance.

Travel health insurance is not sufficient for studying in Germany!

IS MY HOME COUNTRY'S STATUTORY HEALTH INSURANCE SUFFICIENT?

STUDENTS FROM NON-EU COUNTRIES:

Is there a social security treaty between Germany and your home country?

In this case, your insurance can be formally recognized in Germany. You will have to check with a German statutory health insurer on whether the coverage is sufficient. Please ask your insurance company in your home country in advance for proof of insurance to bring to Germany.

Here you can find a list of existing treaties:

https://www.dvka.de/de/informationen/rechtsquellen/f_bilaterales_abkommen/bilaterales_abkommen.html

Tip: In any case, before you come here, check what treatment you are entitled to in Germany. If not all of the usual treatments are covered, you should consider getting health insurance by a German provider (see below).

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 recognized by a German health insurance. The same conditions and costs apply as for Germans with statutory health insurance. Those might differ from your home country.

You will need an EHIC card (European Health Insurance Card) from your home country. You have to show this card upon enrolling at the university. The EHIC card is issued by the statutory health insurances.

You can also apply for a “Leistungs-aushilfe” (mutual benefits assistance scheme) with a German statutory health insurance. You will then receive a German health insurance card.

Tip: Enquire with your insurance back home, to cover possible questions, before you come to Germany.

Important: Students from EU and EEA countries, who have a side job in Germany, must have a German health insurance (this applies even if you just earn 1.- EUR/month).

HOW CAN I GET INSURANCE WITH A GERMAN PROVIDER?

There are two types of health insurance in Germany: statutory health insurance (gesetzliche Krankenversicherung) and private health insurance (private Krankenversicherung). Most people in Germany have statutory health insurance. Private insurances are the exception as they are generally more expensive.

STATUTORY HEALTH INSURANCE (GESETZLICHE KRANKENVERSICHERUNG, GKV)

In general, statutory health insurance is available at a lower price for students in Germany than private health insurance. Students pay about 110 EUR/month for health insurance (incl. nursing care insurance). As a rule, this amount applies to students up to the age of 30.

You can get insurance cover with any of the German statutory health insurances. They can differ in their focus and coverage for certain topics but basically offer the same conditions and services.

You can check out a comparative overview here: www.gesetzlichekrankenassen.de

For taking out health insurance, you will need:

- Passport or ID
- A certificate of registration from your place of residence (not necessarily needed)
- Proof of your preliminary registration with the university
- A German bank account or an IBAN number (not necessarily needed if you pay in advance)
- A passport photo (important!)

Students who are older than 30 when they begin their studies must get private health insurance. Some statutory insurers allow students who turn 30 during their studies in Germany to continue their insurance at a higher fee. In exceptional cases, the cheaper tariff may still be available. You can get detailed information from the individual insurance company.

If you are privately insured when you begin your studies, you have 3 months to be released from the insurance obligation according to §5 Abs. (1), Nr. 9 and §8 STG V. The release is irrevocable for the entirety of your studies.

Family insurance (possible only if your parents or your spouse are insured with a statutory insurer in Germany): Up to the age of 25, students can join their parents' statutory health insurance at no cost, if the student's regular total income per month does not exceed 470 EUR (2021 figures) or, in the case of a mini job, 450 EUR. If you are in a family insurance with your spouse, there is no age limit.

PRIVATE HEALTH INSURANCE (PRIVATE KRANKENVERSICHERUNG, PKV)

Until you turn 30 you can only get private health insurance in exceptional cases. You have to apply for an exemption from statutory health insurance („Antrag auf Befreiung von der Versicherungspflicht“) with one of the statutory insurers within three months of the start of your studies in Germany.

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 recognized 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! Furthermore, limited private health insurance will generally not be considered sufficient for studying in Germany.

Once you are no longer obliged to be insured as a student (after turning 30), 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 surgery, or 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 bank account. Most students take out an insurance for their time of studies shortly after they arrive in Germany.

SPECIAL CASES

INSURANCE AND WORKING A STUDENT JOB

In general, students can take on a mini job with a regular income of no more than 450 EUR 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. If you earn more than 450 EUR/month in general, you will have to pay social security contributions.

You will continue to be insured as a student if, during the lecture period, you work no more than 20 hours per week. If you work more than 20 hours per week, you will have to be insured as an employee with higher tariffs. In the lecture free periods and as a student trainee, you are, as a rule, allowed to work more than 20 hours per week.

For detailed information, please ask your employer or health insurance provider.

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 get health insurance. You can only get 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 regular students), in which case the health insurance must cover a minimum amount of 30,000 EUR.

Exception: If you have a student job you may have to take out statutory health insurance. Ask your employer about this. If you only attend the 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.

Unlike participants of the language course, Studienkolleg participants may inquire with the statutory health insurance companies if they are eligible for statutory health insurance as trainees of a second educational pathway ('Auszubildende des zweiten Bildungswegs').

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 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. However, if you regularly work more than 20 hours per week during your internship for more than three months, you are considered an employee and have to pay in full 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 internship, 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 an EU member state, it is generally possible to continue your statutory health insurance during your doctoral 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 EUR/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 with your scholarship money. The tariff depends 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:

Deutsches Studentenwerk:

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

DAAD: <https://www.daad.de/en/study-and-research-in-germany/plan-your-studies/health-insurance/>

Health insurers in Germany: www.krankenkassen.de/meine-krankenkasse/student/ausland/

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

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

Krankenkassenzentrale - Compares additional insurance fees:

www.krankenkassenzentrale.de/zusatzbeitrag/

Techniker Krankenkasse - Student support on campus:

www.uni-frankfurt.de/100784557.pdf

02 INSURED BY THE UNIVERSITY AND THE STUDENTENWERK

Students registered at the university are additionally insured via the university or rather, the Studentenwerk (student services). As a rule, these insurances provide 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.

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 organizational responsibility.

Areas of organizational responsibility are:

- 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

In order to receive compensation, any accident must be reported without delay and in writing. Accident reporting point („Unfallmeldestelle“) of Goethe University:

www.uni-frankfurt.de/94431867/unfallmeldestelle

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. In order to receive insurance benefits or compensation, any accident or damage must be reported to the Studentenwerk without delay.

CONTACT

Tel. +49 69 / 798 34 920

Email: versicherungen@studentenwerkfrankfurt.de

Website: <https://www.studentenwerkfrankfurt.de/en/advising-services/insurance/accident-liability-insurance-for-students>

03 PRIVATE INSURANCE PROVIDERS FOR INTERNATIONAL STUDENTS

These insurers all offer different packages covering health, liability and accident insurance. Please make sure, that the respective insurance is sufficient for students who seek their degree in Germany.

MAWISTA

Website: www.mawista.com

EDUCARE24

Website: www.educare24.de

CARECONCEPT

Website: www.care-concept.de

INSURANCE PACKAGE BY THE DAAD (GERMAN ACADEMIC EXCHANGE SERVICE)

The DAAD offers a combined insurance package (health, accidental and liability insurance) to interns, students and scientists coming to Germany. If you receive a DAAD scholarship, this insurance will already be included.

Website:

<https://www.daad.de/en/study-and-research-in-germany/plan-your-studies/health-insurance/>

IMPORTANT NOTE: 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.

04 HEALTHCARE

GOING TO SEE A DOCTOR

With minor problems and illnesses, it is advisable to go to a general practitioner (Arzt/Ärztin für Allgemeinmedizin, often referred to as Hausarzt/Hausärztin). A visit to a general practitioner has the following advantages:

- If you only have something minor (e.g. a cold) you don't have to go to a hospital.
- A general practitioner has a broad education covering a wide range of illnesses and knows when to send you to a specialist. Your Hausarzt/Hausärztin keeps track of your personal health record. If necessary, he or she will transfer you to a specialist (or a hospital). However, you can also consult a specialist directly.
- You should definitely call ahead for an appointment and take your insurance card with you every time you visit a doctor.
- In case of an accident or an acute illness, you should be able to get an appointment immediately or on the same day.
- Language difficulties? List of English speaking doctors: www.uni-frankfurt.de/72528681/Medical-Services-in-Frankfurt.pdf

If you are insured with the statutory health insurance in Germany (or an EHC card), they will cover the costs of the following treatments:

- Outpatient treatment, e.g. in a doctor's practice
- Dental care
- Medication and therapeutic products – only if prescribed by a doctor + co-payment
- Inpatient stay and treatment, e.g. in a hospital
- Rehabilitation treatment for which there is a medical need
- Costs of pregnancy and childbirth

MEDICAL EMERGENCY SERVICES

If you have a medical emergency on the weekend or on a public holiday, you can go to a medical emergency service: www.bereitschaftsdienst-hessen.de

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: <https://frankfurt.de/themen/gesundheit/adressen/notdienste>

HOSPITALS IN FRANKFURT

There are public hospitals in Frankfurt as well as private clinics, hospitals operated by church-run charitable organizations 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.

List of all hospitals: <https://frankfurt.de/themen/gesundheit/adressen/krankenhaeuser>

Unfallklinik Frankfurt am Main Friedberger Landstraße 430 60389 Frankfurt am Main Tel. +49 69 / 47 50	Hospital zum heiligen Geist Lange Str. 4-6 60311 Frankfurt am Main Tel. +49 69 / 219 60
Bürgerhospital Nibelungen-Allee 37-41 60318 Frankfurt am Main Tel. +49 69 / 150 00	Universitätsklinikum Theodor-Stern-Kai 7 60590 Frankfurt am Main Tel. +49 69 / 630 10
Klinik Maingau vom Roten Kreuz Scheffelstraße 2-14 60318 Frankfurt am Main Tel. +49 69 / 40 33 0	Agaplesion Markus Krankenhaus Wilhelm-Epstein-Straße 4 60431 Frankfurt am Main Tel. +49 69 / 95 33 0

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 EUR.

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:

- Internet search "Apothekennotdienst"
- Aponet: www.aponet.de/apotheke/notdienstsuche

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Gefördert vom DAAD aus
Mitteln des Auswärtigen Amts

DAAD



Auswärtiges Amt