

Information: Health Insurance

You need health insurance to enroll at a German university. Health insurance is compulsory in Germany and serves as a safeguard to ensure that you do not have to pay privately for any medical treatment and medication in the event of an accident or illness. It also covers the cost of check-ups and preventive examinations.

GENERAL FACTS

- Every student has to be insured at a German insurance.
- Your matriculation is only valid if you are insured.
- If your health insurance is cancelled due to missing payments, the university is obliged to disenroll you immediately!
- There are public and private insurances in Germany.
- You cannot switch from public to private insurance (or vice versa) during the entire period of your study.
- EU members can use their national insurance.

Please note: Since there is no uniform regulation regarding the range of services and the coverage of costs within the EU, please inform yourself in advance about the differences with your health insurance.

DIFFERENCE BETWEEN PUBLIC & PRIVATE HEALTH INSURANCE

Public

- Monthly fee ca. 107 euros
- You will receive a European health insurance card
- Card is valid in all EU and some associated countries
- You can visit any doctor in Germany
- You do not have to pay the medical bill in advance
- Treatment during and after pregnancy is insured
- Pre-existing diseases and medical check-ups are included

Possible to work for more than 450 euros/month

Private

- Monthly fee ca. 35 euros
- Obligatory for students over 30 years old
- You have to pay the medical bill in advance
- Pre-existing diseases are not included (e.g. cancer, asthma, existing tooth problems, follow-on operation)
- Co-payment of ca. 25 euros in case of pregnancy and “female” diseases
- Pregnancy that started before coming to Germany is not covered
- Limited cost absorption
- Emergencies and accidents are covered up to 35.000 euros
- Not possible to work for more than 450 euros/month
- Some employers (e.g. McDonalds) do not accept private insurance for tax reasons

APPLICATION IN ADVANCE

Companies approved by the German Foreign Office, such as [expatrio](#) or [fintiba](#), offer not only the service for the blocked account, but also the simultaneous application for the German health insurance, such as [TK](#). The proof of health insurance facilitates the application for the visa. In addition, a free bank account is offered for the transfer of the monthly amount from the blocked account. The application for these benefits is done online.

APPLICATION AFTER YOUR ENTRY

If you want to decide for a health insurance after your arrival in Germany, we will help you with the application. The application can be made online.

What you need to do:

- Fill out the application
- Matriculation certificate
- City registration
- Bank account
- Passport photo

ANY QUESTIONS? OUR ISA TEAM IS HAPPY TO HELP!

Our International Student Assistance team will assist you with any questions you may have regarding health insurance. For example, they can help you clarify whether your health insurance is recognized in Germany and can give you tips on how to find a provider.



International Student Assistance (ISA)

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