

# Health Insurance during studies

Studierendenwerk Hamburg | Counselling Center for Social & International Affairs – BeSI

## HEALTH INSURANCE WHILE STUDIES

**When enrolling at a university, students need to prove they have health insurance. The health insurance company issues this proof in the form of an insurance certificate.** Premium arrears are reported to the universities by the health insurance company. Students without health insurance may, as a final consequence, be removed from the register of students (*Exmatrikulation*). Access to the various health insurance types or premiums may change during the course of the studies, **which is why it is advisable to think carefully when choosing health insurance.**

This leaflet provides an overview of the public and private health insurance before, during and after studies. Individual access and insurance options may be assessed at the health insurance companies or the **Counselling Centre for Social & International Affairs – BeSI** (see below).

At the commencement of studies, there is usually the option of choosing between two systems:

- Public health insurance (*Gesetzliche Krankenversicherung – GKV*)
- Private health insurance (*Private Krankenversicherung – PKV*).

In many instances, privately insured persons may switch to GKV within the first 3 months of commencing studies.

Depending on previous insurance, age, number of semesters, and marital status, the **Public Health Insurance** offers several different types of insurance:

- Family insurance (up to 25 years of age)
- Health insurance for students (*Krankenversicherung der Studierenden – KVdS*) (up to 30 years of age)
- Voluntary health insurance (over 30 years of age)

While the various public health insurance options largely offer the same, uniformly governed basic services, they do differ e.g. in terms of additional premiums, additional benefits and particularly treatment options.

**A decision to choose private health insurance is generally definitive and irreversible for the duration of studies**, i.e. it is generally impossible to switch back to public health insurance during the course of studies. It may only be possible if, for example, the insured party becomes a salaried employee liable to pay social security during his/her studies (only applicable to em-

ployment of over 20 hours a week during lecture period – *Vorlesungszeit*) resp. after completion of his/her studies or by taking up a further study at a later time.

When choosing private health insurance, it is necessary to apply for **exemption from the compulsory insurance** (*Befreiung von der Versicherungspflicht*) within the first three months of the insurance liability taking effect (enrolment at the university or exclusion from the family insurance policy). The exemption is **valid for the duration of studies, and cannot be revoked**. A confirmation of the exemption from the compulsory insurance is generally issued by any of the public health insurance companies and it must be submitted to the university, along with the insurance certificate from the private health insurance company.

Explanation of the duration of the effect of the exemption on two examples:

- 1) If the master's degree seamlessly follows the bachelor's degree, for which one has been exempted from compulsory insurance, the exemption also applies to the master's degree program, since the exemption relevant to the facts "studies" continues uninterrupted.
- 2) If between the end of the bachelor's degree (it counts the end of the semester, not the date of deregistration in the course of the last semester), for which one has been exempted from compulsory insurance, and the beginning of the master's program (semester start) is at least one month apart, the exemption does not work for the subsequent master's program, so that a change to the public health insurance can be checked at the beginning of the master's program.

The premiums and benefits associated with the private health insurance are generally not identical to those of the public health insurance. The monthly premium varies according to provider, indemnity scope, degree of excess, age, and health condition at the time the contract is signed. Private health insurance is based on individual persons, meaning spouses/life partners, and children need to be insured separately. Depending on the rate, there **may be a waiting period** before certain medical services can be claimed. Advance payments and excesses may be required, depending on the contract/service. **Chronic illnesses in particular may involve higher premiums, and certain illnesses may even be excluded**. The health insurance company may terminate the contract if incomplete or false health information is provided in applications – it is then not possible to switch to public health insurance in this case.

Students whose **parents** are **eligible for government allowance**, e.g. as government officials, should note that this **allowance only applies** to them insofar as a child allowance is also paid (generally **up to the 25th birthday**). The private health insurance offers favourable rates as part of the residual-cost insurance during this period. Thereafter, it is usually much higher

than its public counterpart is. By then, however, it is **no longer possible to switch to public health insurance**. The pros and cons of public and private health insurance during studies and beyond should be carefully weighed up.

The brochure „*Gut versichert in der privaten Krankenversicherung?*“ published by *Bund der Versicherten* (pages 8 - 13, only available in German) compares and contrasts the essential services of both the public and the private health insurance (see <https://www.bundderversicherten.de> → Publikationen).

## STUDENTS FROM ABROAD

**Students from the European Union** as well as **from Iceland, Liechtenstein, Norway and Switzerland** as well as students from countries with which Germany has concluded a **social security agreement** in the field of health insurance (Bosnia and Herzegovina, Macedonia, Montenegro, Serbia, Tunisia, Turkey), can remain insured in the home country (see <https://ww.hamburg.com> → Residents → Study).

As soon as employment or self-employment is started alongside studies in Germany, a change to a German health insurance may become necessary. The public health insurance companies advise on this.

**Students from other countries:** The health insurance from the home country may be sufficient for the visa process; this should be inquired at the embassy. **After arrival in Germany, a residence permit must be applied for before the visa expires.** For the residence permit, a **German health insurance** is needed.

Students **under the age of 30**, who do not enrol as PhD students, do have access to both the public and private insurance system. **However, since the private health insurances haven't been meeting the requirements of an appropriate health insurance coverage according to the German Residence Act (*Aufenthaltsgesetz*) so far, the Hamburg authorities occasionally don't accept these insurances.** Apart from that, it might occur that for instance, benefits for pre-existing illnesses or chronic illnesses may not be included and certain treatments may only be partially or not at all covered. **Therefore, instead of choosing a private health insurance that appears more favourable, it's highly recommendable opting for a public health insurance** (link for a list of public health insurance companies see p. 11).

International students who are **30 years or older** thus generally do not have access to the public health insurance and **must choose a private provider**. Also in these cases, the health insurance must meet the requirements according to the German Residence Act mentioned above. **They're defined in Annex 6 of the application form for a residence permit** (see <https://www.hamburg.com/welcome> → Career & Profession → Study → Health Insurance). It's recommendable to first send this Annex 6 to a private health insurance and ask if it meets the conditions and can sign Annex 6. **The insurance contract should be signed only after receipt of the signed Annex 6.** In case, no private health insurance doesn't fulfil the requirements and for any other question regarding health insurance issues, **the Counselling Centre for Social & International Affairs – BeSI is available.**

**Student jobs:** The type and scope of employment undertaken in addition to studies (e.g. *Mini-jobs*, student jobs, self-employment, voluntary internships), combined with study status (full-time, part-time, academic leave), may affect health insurance. **It is therefore advisable to consult your own health insurance company or the Counselling Centre for Social & International Affairs – BeSI before starting/switching jobs, commencing self-employment/freelance work or a voluntary internship, or before changing study statuses**

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Below is a simplified table showing the common (but not all) scenarios. It is not exhaustive. References **a** to **d** can be found on pages 9 to 11.

	Public health insurance (GKV)	Private health insurance (PKV)
<b>Study preparation measures: language course, propaedeutic course, Sonderlehrgang, Feststellungsprüfung at preparatory college (Studienkolleg)</b>		
Participants in study preparation measures whose <b>parents</b> are <b>GKV members</b> in Germany	<b>Family insurance.</b> Until 25th birthday through parents' health insurance. Free of charge. For income limits and extension options, see <b>a</b>	Various providers with specific requirements, services, and fees.
Participants in study preparation measures whose <b>spouse/life partner</b> is a <b>GKV member</b> in Germany	<b>Family insurance.</b> Through the spouse's/life partner's health insurance without age limit. Free of charge. For income limits and extension options, see <b>a</b>	Various providers with specific requirements, services, and fees.
Participants in study preparation measures from <b>EU states, EEA states (NO, IS, LI), Switzerland, Turkey, Yugoslavian successor states</b>	<b>GKV in the country of origin</b> and a <b>European Health Insurance Card (EHIC)</b> or insurance certificate from the country of origin (GKV in Germany issues EHIC) entitles benefits in kind in Germany (services corresponding to GKV in Germany).	Various providers with specific requirements, services, and fees.
Participants in <b>language or propaedeutic courses</b> from <b>other states</b>	<b>Voluntary insurance.</b> With a previous insurance period within GKV for at least 12 months at a stretch or 24 months during the last 5 years: <u>direct</u> access. Without previous insurance periods within the GKV: access <u>only</u> within the "obligatory subsequent insurance"*. Details regarding voluntary insurance see <b>c</b> .	Various providers with specific requirements, services, and fees.
Participants in <b>courses for the Feststellungsprüfung</b> from <b>non-EU states</b> (others than mentioned above)	<b>Access to GKV only possible under certain circumstances AND in conjunction with an examination of the individual case</b> by the GKV health insurance company. Information is available at the Counselling Centre for Social & International Affairs – BeSI (see page 5). <b>Exception: taking up employment/self-employment</b> → thus German GKV! If BAföG is granted, see <b>d</b> .	Various providers with specific requirements, services, and fees. If BAföG is granted, see <b>d</b>
Participants in the <b>Sonderlehrgang without access to family insurance</b> , i. e. <b>25 years or older</b> without recognized reasons for extension OR <b>exceeding of income limit</b> of family insurance (see <b>a</b> ) OR <b>parents or spouses/life partners are insured within PKV</b> (see p. 4 below)	<b>Voluntary insurance.</b> With a previous insurance period within GKV for at least 12 months at a stretch or 24 months during the last 5 years: <u>direct</u> access; without previous insurance periods within the GKV: access <u>only</u> within the "obligatory subsequent insurance"*. More details regarding voluntary insurance see <b>c</b> . If BAföG is granted, see <b>d</b> .	Various providers with specific requirements, services, and fees. If BAföG is granted, see <b>d</b>

\* The "obligatory subsequent insurance" (*Obligatorische Anschlussversicherung*) is only possible if there has been an insurance within the GKV for at least one day (e. g. volunteer service such as *FSJ/FÖJ*, Au pair, employment, i. e. paying social security contributions). This insurance can only be realized by the former public health insurance company. Information on this insurance is available at the health insurance company or at the Counselling Centre for Social & International Affairs – BeSI.

	Public health insurance (GKV)	Private health insurance (PKV)
<b>Enrolment for studies (Bachelor, Master, Staatsexamen, Diplom, Magister) at a university</b>		
Students whose <b>parents or spouses/life partner</b> are <b>GKV members</b> in Germany	<b>Family insurance.</b> Until 25th birthday through parents' health insurance, through the spouse's/life partner's health insurance without age limit. Free of charge. For income limits and extension options, see <b>a</b> .	Various providers with specific requirements, services, and fees.
Students <b>without</b> access to <b>family insurance</b> , i. e. <b>25 years or older</b> without recognized reasons for extension OR <b>exceeding of income limit</b> of family insurance (see <b>a</b> ) OR <b>parents or spouses/life partners</b> are <b>insured within PKV</b> (see p. 4 below)	<b>Health insurance for students (KVdS).</b> Access only if no exemption from compulsory insurance has been requested within the first three months of insurance liability taking effect (commencement of study, end of family insurance), see page 4. <b>Ends</b> with the semester in which the <b>30<sup>th</sup> birthday</b> falls (in the case of consecutive Masters courses, Bachelor semesters are also counted). Extension options and tariffs see <b>b</b> . If BAföG is granted, see <b>d</b> . Free choice of health insurance company.	Various providers with specific requirements, services, and fees. <b>Exemption from KVdS required! → irreversible!</b> (see page 4) If BAföG is granted, see <b>d</b> .
Students <b>after</b> their <b>30<sup>th</sup> birthday</b> (starting from the semester after the 30 <sup>th</sup> birthday) OR <b>being older than 30 years</b> when <b>starting studying</b>	<b>Voluntary insurance.</b> With a previous insurance period within GKV for at least 12 months at a stretch or 24 months during the last 5 years: <u>direct</u> access. Without previous insurance periods within the GKV: access <u>only</u> within the "obligatory subsequent insurance" (see page 6 down below). More details regarding voluntary insurance see <b>c</b> . If BAföG is granted, see <b>d</b> .	Various providers with specific requirements, services, and fees. If BAföG is granted, see <b>d</b> .
Students from <b>EU states, EEA states (NO, IS, LI), Switzerland, Turkey, Yugoslavian successor states</b>	<b>GKV in the country of origin</b> and a <a href="#">European Health Insurance Card (EHIC)</a> or insurance certificate from the country of origin (GKV in Germany issues EHIC) entitles benefits in kind in Germany (services corresponding to GKV in Germany). <b>Exception: taking up employment/self-employment</b> → thus German GKV! If BAföG is granted, see <b>d</b> .	Various providers with specific requirements, services, and fees. If BAföG is granted, see <b>d</b> .
<b>Doctoral studies</b>		
Doctoral candidates whose <b>spouse/life partner</b> is <b>GKV member</b> in Germany	<b>Family insurance.</b> Through the spouse's/life partner's health insurance without age limit. Free of charge. For income limits and extension options, see <b>a</b> .	Various providers with specific requirements, services, and fees.
Doctoral candidates <b>without</b> access to <b>family insurance</b> , i. e. <b>25 years or older</b> without recognized reasons for extension OR <b>exceeding of income limit</b> of family insurance (see <b>a</b> ) OR <b>spouses/life partners</b> are <b>insured within PKV</b> (see p. 4 below)	<b>Voluntary insurance.</b> With a previous insurance period within GKV for at least 12 months at a stretch or 24 months during the last 5 years: <u>direct</u> access. Without previous insurance periods within the GKV: access <u>only</u> within the "obligatory subsequent insurance" (see page 6 down below). More details regarding voluntary insurance see <b>c</b> .	Various providers with specific requirements, services, and fees.
Doctorate <b>within an employment earning a salary of over € 450 p. m.</b>	<b>Compulsory insurance as employee.</b> Salary-based contribution. Free choice of health insurance company.	Only possible for monthly salaries of more than € 5,362.50 a month

	Public health insurance (GKV)	Private health insurance (PKV)
<b>Job search after having finished studies/doctorate</b>		
Receiving "Unemployment Benefit II" ( <b>Arbeitslosengeld II</b> ) from <i>Jobcenter</i> or rather "Unemployment Benefit I" ( <b>Arbeitslosengeld I</b> ) from <i>Agentur für Arbeit</i>	<b>Family insurance.</b> Through the spouse's/life partner's health insurance without age limit. Free of charge. For income limits and extension options, see <b>a</b> . If family insurance isn't possible, but GKV existed directly before receipt of benefits: <b>Compulsory insurance as a recipient of Unemployment Benefit III/I (Arbeitslosengeld III/I)</b> . <i>Jobcenter/Agentur für Arbeit</i> bears contributions.	If PKV existed directly before receipt of benefits: If entitled to benefits according to the <i>Social Security Statute Book II – SGB II</i> , the base-rate contribution is legally halved and borne by <i>Jobcenter</i> .
Job-seeking graduates from <b>EU states, EEA states (NO, IS, LI), Switzerland, Turkey, Yugoslavian successor states</b>	<b>GKV in the country of origin.</b> If subsequent insurance within GKV in the country of origin isn't possible: <b>Voluntary insurance</b> by presenting a confirmation of the termination of previous insurance (E 104 form). More details regarding voluntary insurance see <b>c</b> .	If PKV existed during studies: Various providers with specific requirements, services, and fees.
Job-seeking graduates from <b>other states</b>	If <b>GKV</b> existed during studies: <b>Direct access</b> to the <b>voluntary insurance</b> at previous company. Otherwise only possible within the "obligatory subsequent insurance" (see page 6 down below). More details regarding voluntary insurance see <b>c</b> .	Various providers with specific requirements, services, and fees.
<b>Professional employment after having finished studies/doctorate</b>		
Employee with <b>monthly salary up to € 450</b>	<b>Family insurance.</b> Through the spouse's/life partner's health insurance without age limit. Free of charge. For income limits and extension options, see <b>a</b> . If family insurance isn't possible, but GKV existed during studies: <b>Voluntary insurance</b> at previous company. More details regarding voluntary insurance see <b>c</b> .	If PKV existed during studies: Various providers with specific requirements, services, and fees.
Employee with <b>monthly salary of more than € 450</b>	<b>Compulsory insurance as employee.</b> Salary-based contribution. Free choice of health insurance company.	Not possible.
Employee with <b>monthly salary of more than € 5,362.50</b>	<b>Voluntary insurance as employee.</b> Maximum contribution. More details regarding voluntary insurance see <b>c</b> . Free choice of health insurance company.	Various providers with specific requirements, services and fees. If starting a family, contributions must be paid for each member.
<b>Full-time</b> self-employment	<b>Voluntary insurance as self-employed person.</b> Salary-based contribution. More details see <b>c</b> . Free choice of health insurance company.	Various providers with specific requirements, services, and fees, e.g. base rate. <b>Return to GKV is not possible!</b> If starting a family, premiums must be paid for each member.

## REFERENCES

Generally, most legal health insurance company charge an additional fee of currently up to 1.8 %, which is why a fee range is always stated. The respective health insurance company can advise the specific fee amount.

### a) Family insurance through the parents' or spouse's/life partner's health fund

Paid-up for students under 25 (plus time for military service/civil service/voluntary military service/volunteer service/work as a development aid worker, maximum 12 months) if the parents have GKV and the student's total, regular<sup>1</sup> monthly income is no more than € 470, e.g. as a result of student jobs<sup>2</sup>, *Minijob*, self-employment, pensions, leasing, capital. Alimony received by parents or the spouse/life partner, BAföG grants, student loans, tax-free scholarships, child benefit (*Kindergeld*), housing benefit (*Wohngeld*), children's allowance (*Kinderzuschlag*), parental allowance (*Elterngeld*) as well as tax-free compensations of expenses in the context the flat rate for trainers (*Übungsleiterpauschale*)/for volunteer work (*Ehrenamtspauschale*) according to section 3 no. 26 of the German Income Tax Act (*EStG*) of are not counted as income. No age limit applies if insured through the spouse's/life partner's health insurance company.

#### Extension of family insurance for disability:

Children are covered by family insurance without any age limit if, as disabled persons as per § 2 Para. 1 Clause 1 Vol. IX of the German Social Code, they are unable to support themselves. This requires the disability to have existed at a time when the child was covered by family insurance, see § 10 Para. 2 No. 4 Vol. V of the German Social Code.

### b) Health insurance for students (KVdS)

Premium assessment basis € 752, premium rate for health insurance (KV) 10.22%, additional premium (*Zusatzbeitrag*) currently up to 1.8%, premium rate for long-term care insurance (*Pflegeversicherung – PV*) 3.05% or 3.3% for childless persons aged 23 and over:

	health insurance (KV)	additional premium	long-term care insurance (PV)	total contribution range
minimum monthly amount	€ 76.85	up to € 13.54	€ 22.94	<b>up to € 114</b>
<b>Childless persons aged 23+</b>	€ 76.85	up to € 13.54	€ 24.82	<b>up to € 116</b>

The premiums do not depend on income, and include the premiums for health and long-term care insurance.

<sup>1</sup>Regarding the regularity of total income in family insurance see [Basic information of the GKV-Spitzenverband on "Total income in the context of the examination of the prerequisites for family insurance" dated 18/06/2019](#), chapter 2.8.(only available in German); individual case examination of the public health insurance.

<sup>2</sup>For student jobs, flat income-related expenses (*Werbungskosten*) of € 1,000 per calendar year must generally be taken into account, i.e. the monthly income limit is € 470, plus € 83.33 = € 553.33.

### **Extension** of the KVdS for family and personal reasons<sup>3</sup>:

This includes among others:

- the compliance with access requirements to study at an alternative educational facility
- the participation in study preparatory language courses
- the Participation in courses to prepare for the *Feststellungsprüfung* at *Studienkolleg* (if mandatory for admission to study)
- illnesses affecting studies (lasting at least 3 months)
- disabilities affecting studies
- the birth and subsequent care of a child
- non-admission into chosen course (e.g. study program) during the selection process
- official duties, and compulsory service as a temporary soldier
- a voluntary service regulated by law (*FWD, BFD, FSJ, FÖJ*, etc.)
- caring for disabled family members
- work on the boards of universities (student administration, or at *Studentenwerke*)

### **Start of studies aged 30 and over:**

An access to the KVdS when being 30 years or older could be possible, if the reasons of hindrance until the start of the study were causal for the late start of the studies. **The Counselling Centre for Social & International Affairs – BeSI provides advice on both access to and extension of the health insurance for students.**

### **c) Voluntary insurance**

Premiums are income-based; € 1,096.67 is the minimum liable income (the minimum assessment basis). For higher income, higher amounts than those stated below must be paid.

**Proofs of income must be submitted on time;** otherwise, the maximum contribution of around € 900 per month must be paid!

Discounted KV premium rate 14% of at least € 1,096.67:

	<b>health insurance (KV)</b>	<b>additional premium</b>	<b>long-term care insurance (PV)</b>	<b>total contribution range</b>
minimum monthly amount	€ 153,53	up to € 19,74	€ 33,45	<b>up to € 207</b>
<b>Childless persons aged 23+</b>	€ 153,53	up to € 19,74	€ 36,19	<b>up to € 210</b>

<sup>3</sup> See [Basic information of GKV on "Health and long-term care insurance of students, interns and apprentices without pay and apprentices in the second educational pathway" dated 20/03/2020](#) (only available in German).

**d) BAföG health and long-term care insurance allowance, € 109 or € 189 a month**

For students liable to pay contributions under GKV or PKV, the BAföG grant increases by monthly € 84 respectively € 155 for over 30 years-old students. An allowance of monthly € 25 respectively 34 for students older than 30 is paid for long-term care insurance for the liable students.

## ADDITIONAL INFORMATION

▪ **Public Health Insurance and Private Health Insurance**

Brochure „*Gut versichert in der privaten Krankenversicherung?*“ published by *Bund der Versicherten* (see especially the comparison „*Was leisten GKV und PKV?*“ from page 8 onwards: [www.bundderversicherten.de](http://www.bundderversicherten.de) → Publikationen → Broschüren (only available in German))

▪ **Public Health Insurance**

- For search of circular (*Rundschreiben*): *Verband der Ersatzkassen*, <https://www.vdek.com>
- List of the public health insurance companies: <https://www.gkv-spitzenverband.de> → Services
- Consumer information portals, e.g. *Finanztip*: <https://www.finanztip.de> → Versicherung
- European Health Insurance Card (EHIC): <https://ec.europa.eu/social>

▪ **Private Health Insurance**

Brochure „*Private Kranken- und Pflegeversicherung im Studium?*“ *Verband der Privaten Krankenversicherungen*: <https://www.pkv.de> → Verband → Presse → Publikationen → Verbraucherinformationen (only available in German)

## NOTES

This leaflet is designed as an overview only, makes no guarantee for completeness, and does not replace counselling in individual cases. No liability or legal guarantees can be made for any of the information.

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