

Student health insurance

NEW! Electronic student registration procedure as of January 2022

From 1 January 2022, the new electronic student registration procedure of the statutory health insurance companies will apply. This new electronic reporting dialogue between the health insurance companies and University's enables paperless communication and sustainable optimisation of the reporting procedure.

What is changing?

Up to and including the winter semester 2021/22, you had to submit a paper document from the health insurance company to enrol at a university. In the future, the health insurance company will make this „document“ available to the universities digitally.

As an applicant, please ask your chosen German statutory health insurance provider for the **Report reason M10** for Rhine-Waal University of Applied Sciences. The university sender number is: **H0000594**.

The insurance card or a written membership certificate are not sufficient. Without the digital confirmation or digital exemption of your health insurance, you cannot be enrolled.

What do I need to do?

In order to be able to enrol at Rhine-Waal University of Applied Sciences, proof of insurance status must be provided no later than the given enrolment deadline.

If you are covered by family insurance or compulsory student insurance,

- request your health insurance company to report your insurance status to us via the **report reason M10 for Rhine-Waal University**. The university sender number is: **H0000594**.

If you change health insurance companies, also request the insurance company to report the status to us.

If you are privately insured or insured through your parents under the law on benefits or private family insurance,

- contact a German statutory health insurance company to be exempted from the obligation to pay statutory health insurance contributions. Ask them to report your insurance status to us via the **report reason M10 for the Rhine-Waal University**. The university sender number is: **H0000594**. For this purpose, submit proof of your private health insurance or private family insurance to the statutory health insurance.

The exemption from compulsory health insurance is generally valid for the entire duration of your studies and can only be applied for at the beginning of your studies.

Health Insurance Leaflet for International Students

This non-legally binding translation of the official German-language leaflet serves information purposes only. Legal basis is the German Code of Social Law, Book Five, sections 5, 199a and 200, in particular.

Required for enrolment

As part of the new Electronic Student Notification (SMV) process, data is exchanged electronically between the university and the health insurance provider. Every applicant has to contact the responsible health insurance company before enrolment. The insurance company needs the sender number of the university. For the Rhine-Waal University of Applied Sciences this is: **H0000594**. In case of admission, an electronic student registration confirmation from your German health insurance is mandatory for enrolment at our university.

The insurance card or a written membership certificate are not sufficient. Without the digital confirmation or digital exemption of your German health insurance, you cannot be enrolled.

Public health insurance

All students have to apply for membership in the German statutory (public) health insurance system. The statutory health insurance providers in Germany are obliged to offer an affordable tariff for students up to 30 years of age. The monthly fees for students under the age of 30 come to about €105 regardless of provider, and conditions offered are similar.

EHIC – Students from EU and EEA countries

Students originating from countries in the European Union (EU) and the European Economic Area (EEA) can be exempted from German health insurance, but must provide an exemption from a public German health insurer. Please request a European Health Insurance Card (EHIC) from your local health insurance company, and contact one of the many German public health insurance providers for an exemption and ask them to report your insurance status to us via the **report reason M10 for the Rhine-Waal University**. The university sender number is: **H0000594**.

Student from Non-EU countries

Please contact a German public health insurance before enrolling at Rhine-Waal University of Applied Sciences, and apply for student membership. You can easily do this after your arrival in Germany. If you need it for your visa application, you can contact German health insurance providers via their webpages. The insurance card or a written membership certificate are not sufficient. Without the digital confirmation or digital exemption of your German health insurance, you cannot be enrolled.

Private health insurance

It is advisable to consider private health insurance only when you are over 30 years of age. It differs from public health insurance in that you are required to pay up front for your treatment and medications and can later apply for reimbursement (the amount can vary greatly, depending on the insurer and coverage offered).

If you wish to use a private health insurance, you will need to provide us with an exemption from a public health insurance company. Only they can decide, if they will exempt you from the public health insurance requirement or not. If yes, please ask them to report your insurance status to us via the **report reason M10 for the Rhine-Waal University**. The university sender number is: **H0000594**.

You should consider this decision carefully. The exemption cannot be revoked. It lasts at least as long as your studies.

Exemption from German public health insurance

Please refer to:

- EHIC - Students from EU and EEA countries
- Private health insurance

Which health insurance?

There is a wide range of public health insurance providers to choose from. They basically offer the same insurance scheme and charge the same fee for students. Please visit their homepages for more information.

What services do the public health insurances provide?

Insured students are entitled to benefits such as medical and dental treatment including dental prosthetics, medication, bandages, remedies and aids, hospital treatment, screening, services during pregnancy and for new mothers and care services if needed. An entitlement to sickness benefits is not included. Please visit their homepages for more information.

Fees

The public health insurance contribution for students under the age of 30 will be around €105 per month, regardless of provider, and conditions offered are similar.

What happens if you don't pay?

Students are required to pay their health insurance fees prior to enrolment or re-registration for a new semester. The university is obliged by law to deregister students who have not paid their health insurance fees.

When working part time

Students who are working alongside their studies remain insured on student terms if they devote the majority of their time and effort to their studies (e.g. a German so-called mini-job with earnings of up to €450). Conversely, anyone who is mainly an employee with regard to the extent of their employment will be insured as an employee, and is thus also subject to mandatory social insurance contributions.

When you're 30 years of age

After your 30th birthday you can no longer get public health insurance at the favourable student rate. At this point private health insurance may become a better option (more details above).

However, some public health insurance companies do offer tariffs for graduates which grant cheaper rate health insurance for one extra term. If you have been previously insured by a German public health insurer, you can alternatively apply for so-called voluntary health insurance with your public health insurer. Please visit their homepages for more information.

Travel insurance

Travel insurances are not accepted, as their coverage is limited!

Please note: This leaflet can only be an introductory guideline. It is your responsibility to decide which health insurance to choose. Please contact one of the various insurance companies for advice and compare different offers yourself or find more information on their homepages.