

Health Insurance in Germany – Information for Foreign PhD Students

As a doctoral student you have to choose your health care provider yourself. This leaflet eases the decision by providing general information on the health care system in Germany and the insurance status of doctoral students.

The following information is provided without any obligation or legal warranty and, for legal reasons, we cannot recommend any insurance company.

Health care System in Germany
<p>In Germany one can be insured either in one of the statutory health insurance schemes or have a private health insurance depending on one's status and income. If you are scholarship holder you have the choice.</p> <p>Not only premiums and benefits depend on whether you are statutorily or privately insured, the whole procedure when you need medical treatment, is different. Please consider your decision for one or the other carefully in advance since changing from a private to a statutory insurer can be difficult. You should also have in mind that your life situation (family, children, health risks) may change later, and your current demands could be completely different from your future.</p>
Statutory health insurance schemes (Gesetzliche Krankenversicherung)
<p>In statutory health insurance schemes premiums are set by the German government and depend on your status as a doctoral student (employee or scholarship holder) and on your income. All necessary hospital and non-hospital treatments (except dentures) will be covered. You will receive an insurance card which is to be presented to doctors or the hospital. You have free choice among approved doctors. If you need to go to a doctor you only have to pay a fee of 10 EURO per quarter year. You must partially pay for medicine (5 € per prescription), remedies and glasses. In case of hospital stay you have to pay a fee of 10 € per day. Apart from these small extra payments you will not have any costs. You will not receive bills from doctors or hospitals since these will be sent directly to your insurance scheme. There is the opportunity to include children and spouses without any own income in your health insurance scheme without any extra payments.</p>
Private health insurance in Germany (Private Krankenversicherung)
<p>Private insurance companies set premiums themselves. Premiums depend on the risk to develop health disorders (i.e. age, gender, health condition). Certain illnesses (i.e. chronic illnesses, pregnancy) might be excluded, so please check the health care contract carefully. For young and healthy persons premiums of private insurers are often cheaper than statutory health insurance.</p> <p>You will usually not receive an insurance card. Just tell the doctor of your choice that you are privately insured. You will then receive a bill which you have to pay in advance and later present to your insurance company to get the money back. Benefits and premiums differ from company to company. Extra payments for medicine, remedies, dental treatment etc. may also vary. So check your health care contract carefully and make sure that hospital treatment is fully covered. In private health insurance schemes children and spouses have to pay their own premiums.</p>

Health insurance status of doctoral students

Depending on your status the legal situation may be different.

Note: For enrolment doctoral students must submit a health insurance certification confirming whether the doctoral student is statutorily insured or in a private health care scheme.

University research staff

University staff members are obligatorily insured in statutory health insurance schemes as employees, because the annual payroll of doctoral students is below the limit, where private insurance options become available. This limit is set by the so-called "Beitragsbemessungsgrenze" which is subject to change from year to year (2012: 50.850 € annual payroll).

Enrolled doctoral student who are not employees (financed through scholarship)

Doctoral students financed through a scholarship or otherwise can join a statutory health insurance scheme or take out private health cover.

German nationals: Special situations may occur depending on your history record in the German health insurance system, so that no general statement can be made here.

Foreign students, EU nationals: With valid health insurance coverage from an EU country, you are exempt from closing a health insurance contract in Germany. You have to present your national insurance card to one of the statutory health insurance companies here to obtain a certificate, stating that coverage is provided from another EU country.

Foreign students, non-EU nationals: The Graduate School will arrange an appointment with one of the statutory health insurance companies. You have absolutely no obligation. Further details on your choices are shown below.

Options for GSC students from non-EU countries

Statutory health insurance

If you decide for insurance in the statutory health system like most of our senior GSC students have done, we can arrange an appointment with the Techniker Krankenkasse, one of the statutory health insurance companies in Germany. Of course, you are free to choose any other statutory insurance company but in this case, you have to take care by yourself. You also may take advantage of this option now, and change your provider later.

Health insurance for students for max. 4 years

For the purpose of training and further education foreign nationals travelling to Germany or Austria can take out private extended travel insurance for 1 month up to maximum 4 years (incl. renewals) as offered by Care Concept AG (see this link):

www.care-concept.de/sprachschueler_eng.php?navilang=eng

The tariff Care College Comfort offers reimbursement of up to max. 2.3 times the standard doctoral fees which is advisable to have. For the enrolment a certificate stating the exemption from the obligation to be in a statutory health insurance would have to be issued which is a binding decision for a private health insurance in Germany, also for the future.

This is a special offer based on a private health insurance scheme, but with limited duration.

Any German private health insurance

Here you have plenty of choices, and the options are as diverse as confusing. There are many service shops on the market, where you can ask for offers for your case. If you prefer to obtain more information, we recommend you ask more than one such service shop, because they are sometimes in business contracts with a limited group of insurance companies.

Beware that a change from a private insurance back to a statutory insurance may be difficult later. If, for example, you decide for a private plan now (because the rates may be cheaper), you finish your doctoral degree during your stipend period and then instantly accept a well-paid job in industry, in this case you will be captured in the private system, unless your annual payroll falls below the “Beitragsbemessungsgrenze” or you become unemployed (which is certainly not a goal). The rates in a private plan may also go quite high, if you have to cover all your family members individually.

On the other hand, private insurance coverage has certain advantages in terms of service. For individuals, who place emphasis on such benefits and plan no or only a small family, this option may be attractive.

Recommendation for arrival period

In order to cover your journey to Münster and the first days here, we suggest you take out travel insurance in your country so there is no gap in your insurance cover.