



INFORMATION SHEET ON HEALTH AND NURSING CARE INSURANCE

In accordance with Vol. 5 of the German Social Code – Statutory Health Insurance (SGB V) of 20 December 1988 (latest version); information sheet last updated for winter semester 2020/21 on the basis of information supplied by the AOK Federal Association, 10178 Berlin. With effect as of 1 January 2020, the previously applicable Student Health Insurance Reporting Ordinance (SKV-MV) was abolished and integrated into Vol. 5 of the German Social Code.

1. Legal basis

There are regulations for students concerning compulsory health insurance in accordance with Section 5, exemption from compulsory health insurance in accordance with Section 6, exemption upon application in accordance with Section 8 and the obligation to provide information in accordance with Section 199a of the German Social Code Vol. 5 (SGB V). In accordance with Section 5 Art. 1(9) SGB V, students have a fundamental statutory obligation to take out health insurance, from which – under certain circumstances – it is possible to be exempted in accordance with Section 8 or to be exempt in accordance with Section 6.

2. Procedure/notes

In accordance with Section 199a SGB V, before enrolment prospective students must provide the university with the following proof:

- that they are insured under statutory health insurance or that they will be insured at the start of the semester, on the day of enrolment at the earliest, or
- that they are not insured under statutory health insurance (because they are exempt, have been exempted or are not subject to compulsory health insurance).

Students must request that their health insurance provider notifies the university of their insurance status. The health insurance provider will then produce an 'M10' electronic notification (= insurance status [insured or not insured under statutory health insurance]), which provides details including the name, gender, address and date of birth of the prospective student and contains their health insurance number (10 digits, the first of which is a letter, e.g. Z123456789) and the health insurance provider's company number (8-digit numerical code, e.g. 98765432). This will be sent to the university. The "sender number" of the Weihenstephan-Triesdorf University of Applied Sciences (to which the health insurance company sends the form) is **H0001685**. The prospective student can give this number to the health insurance provider.

This notification must be submitted to the university BEFORE the start of your studies!

Please only send us this notification when you enrol, not when you apply!

If the health insurance number is not yet available (and is not provided on the notification), the notification can still be produced and sent.

The party responsible for issuing the 'M10' is:

- for students who have statutory health insurance, the health insurance provider with which the insurance is held or will be held at the beginning of the semester, on the day of enrolment at the earliest
- for students exempt from compulsory health insurance in accordance with Section 6 or students not subject to compulsory health insurance, the health insurance provider with which the student most recently held (statutory) insurance
- for students who have been exempted from compulsory health insurance in accordance with Section 8, the health insurance provider which granted the exemption
- in any other case, one of the permissible statutory health insurance providers. If the student has statutory health insurance and the university has received an 'M10' notification, the university notifies the health insurance provider of the date of enrolment and the semester start date via an 'M20' notification (= start of studies including semester start date and date of enrolment).

Other health insurance provider notifications:

- 'M11' = start of an insurance plan after switching health insurance providers (causes the university to send an 'M20')
- 'M12' = delayed payment of contributions (causes suspension of re-enrolment)
- 'M13' = settlement of overdue contributions (causes suspension of re-enrolment to be lifted).

Other university notifications:

- 'M30' = end of studies including semester end date and de-registration/completion date.

3. Insurance facts

a. Obligation to take out insurance

Students registered to study at a state or state-recognised university in the Federal Republic of Germany are obliged to take out statutory health insurance and social nursing care insurance. This also applies to students registered at a German university but whose residence or habitual place of residence is abroad, if they are not entitled to benefits under international or supranational law.

The obligation to take out health insurance continues at the latest until the end of the semester in which the student reaches the age of 30. Beyond this point, students are still obliged to take out health insurance if

- » the type of training or
- » family reasons or
- » personal reasons

or in particular if the qualifications needed to study at university were gained as a mature student in an adult learning centre justify this age limit being exceeded. Students who take on paid employment alongside their studies must take out student health insurance if they are classified as a student, i.e. if they devote the majority of their time and effort to their studies. If, on the other hand, the extent of their employment classifies them as an employee, they must be insured as an employee and not as a student.

b. Family insurance

Students are not obliged to take out health insurance if they are insured under the statutory health insurance of their parents, spouse or life partner. This also applies to nursing care insurance.

Children up to the age of 25 are entitled to be covered under their family's insurance plan if they are studying at a higher education or vocational training institution.

In the case of military or alternative national service, insurance under the family's insurance plan is extended for the duration of the national service. This also applies to an interruption or delay to studies due to voluntary military service, federal voluntary service, a year of voluntary social/environmental service (FSJ/FÖJ), a comparable recognised voluntary service or a position as a development worker for a maximum period of 12 months, if the respective service was entered into after 30 June 2011. Requirements for being insured under family insurance include that the family member does not have a regular total income in excess of EUR 505 (as of 2021). (For people in part-time/marginal employment, the permitted total income is EUR 538.)

c. Exemption from the obligation to take out insurance

Individuals obliged to take out health insurance as a result of registering as a student may apply to be exempted from this obligation. The application must be submitted to the health insurance provider within three months of the start of the obligation to take out health insurance. The exemption may not be revoked and applies for the entire duration of the course of study.

It shall only take effect once the member has provided proof of the existence of an alternative entitlement to cover in the event of illness. Renewed membership of statutory health insurance is only possible if and when another circumstance results in an obligation to take out health insurance, e.g. taking up employment subject to compulsory insurance after the completion of studies.

d. Voluntary insurance

Students who are no longer obliged to take out health insurance (e.g. because they have exceeded the age limit) may take out insurance on a voluntary basis. The prerequisite for this is that they have been insured for at least 24 months without a break during the 5 years before the end of this obligation or for at least 12 months without a break directly before the end of this obligation. Students who continue to belong to a health insurance scheme as a voluntary member must also notify the health insurance scheme of this in writing within three months of the end of their obligation to take out insurance. Students who continue to be insured by statutory health insurance on a voluntary basis are also obliged to take out nursing care insurance. The obligation to take out insurance may also be fulfilled by taking out private nursing care insurance. This right to choose may only be exercised within three months of the start of voluntary membership of the statutory health insurance scheme.

Since 1 April 2007, the premium reductions for student health insurance also apply to voluntary members of a statutory health insurance provider who are enrolled as students at a foreign state or state-recognised university. From 1 April 2007, if these insured students provide proof of their student status, they only pay the 'student contribution' outlined below for their voluntary health insurance in Germany.

e. Private health insurance

Students who choose to take out private health insurance must also take out private nursing care insurance. A statutory health insurance provider issues the proof of exemption from compulsory insurance which is required for enrolment.

4. Benefits

Students and any dependants insured under their plan are entitled to benefits such as medical and dental treatment including dental prosthetics, medication, bandages and dressings, remedies and medical aids, hospital treatment, screening tests, pre and postnatal care and nursing care. They are not, however, entitled to any sick pay.

5. Contributions

Student health insurance comprises a contribution rate of 10.22% applicable to all health insurance providers and a provider-specific additional contribution rate.

In addition, a compulsory contribution to nursing care insurance of EUR 27.61 per month applies. Insured persons from 23 years of age with no children pay EUR 32.48.

The payment method is determined uniformly for all health insurance providers by the 'Spitzenverband Bund'. It is still possible to pay contributions on a monthly basis. The university shall not permit any students who fail to pay their contributions to register or re-register.

No contribution is due from students who are insured under their family's insurance plan. The contributions payable by students who take out insurance on a voluntary basis are governed by the articles of association of the specific health insurance provider.

6. Which health insurance provider?

Applicants can obtain the insurance certificate needed to register with the university for the first time from the statutory health insurance provider with which they are insured as a member at the start of their course of study, with which their family is insured (if they are insured under their family's insurance plan) or with which they expect to be insured. Applicants who are not insured by a statutory health insurance provider at the start of their course of study can obtain their insurance certificate from the statutory health insurance provider with which they or their family was most recently insured. It does not matter how long ago this was. If the student has not been insured by a statutory health insurance provider before, the insurance certificate may be issued by one of the permissible providers listed below. Applicants who wish to exempt themselves from the obligation to take out health insurance can obtain their insurance certificate from the health insurance provider that grants this exemption.

7. Choosing a health insurance scheme

Students who are obliged or entitled to take out health insurance can choose between the following health insurance schemes:

- » the AOK health insurance scheme provided in their place of residence in Germany
- » any alternative health insurance scheme whose area of responsibility, according to their articles of association, includes the place of residence of the insured
- » company or guild insurance schemes, if this type of cover is provided for in their articles of association and the insured individual lives in the area covered by the scheme

- » the health insurance scheme to which the insured most recently belonged or through which the insured was covered by their family's insurance plan
- » the health insurance scheme with which their spouse is insured
- » the AOK health insurance scheme or alternative health insurance scheme provided in the area where the university is based.

Students must notify the selected health insurance scheme accordingly no later than two weeks after they become obliged to take out health insurance. The selected health insurer is also responsible for providing nursing care insurance. Students covered by their family's health insurance plan are not entitled to decide which plan to take out; instead, they are covered by the plan chosen by the family member who has joined the scheme.

8. Further information

This information sheet can only provide general information. Further information about health insurance for students is available from the health insurance providers.

Information subject to change. Last updated: April 2024/Olesch