

## Important information on health insurance

Health insurance is compulsory for students of the University of Kassel!  
You will find more information on health insurance options available in the category corresponding to your field of study below. **NOTE:**

- You are required to maintain an adequate level of health insurance cover for the whole duration of your studies
- It is not possible to extend your visa without a valid evidence of health insurance.

### Attending a German course / Studienkolleg

Attendants of a German course or Studienkolleg need to take out private health insurance. See section on **exceptions** (page 2) of this information sheet for alternatives to private health insurance in Germany.

#### NOTE:

- An adequate insurance coverage must be at least equivalent to a statutory health insurance. (Please make sure before closing the contract that the insurance company will sign the respective paper from the Foreigners' Registration Office.)
- All students under the age of 30 who get enrolled after having completed their pre-study can then switch to a statutory health insurance company. More information can be found on the following link:

[www.internationale-studierende.de/fragen\\_zur\\_vorbereitung/einreise/krankenversicherung](http://www.internationale-studierende.de/fragen_zur_vorbereitung/einreise/krankenversicherung)

### Information on how to enrol in a Bachelor/Master course /as an exchange student or scholarship holder

As an enrolled student at the University of Kassel, you have the two following options when buying health insurance in Germany. See section on **exceptions** (page 2) of this information sheet for further information.

#### 1) Statutory health insurance:

Until the age of 30 or until completion of the 14th study semester, you are entitled to statutory health insurance. The monthly insurance fees for health and nursing care amount to about 80 euros for students aged 23 years and above, and without children.

The following link provides a list of statutory health insurance companies in the federal state of Hessen:

[http://www.gkv-spitzenverband.de/krankenversicherung/krankenversicherung\\_grundprinzipien/alle\\_gesetzlichen\\_krankenkassen/alle\\_gesetzlichen\\_krankenkassen.jsp?filter=7#krankenkassen](http://www.gkv-spitzenverband.de/krankenversicherung/krankenversicherung_grundprinzipien/alle_gesetzlichen_krankenkassen/alle_gesetzlichen_krankenkassen.jsp?filter=7#krankenkassen)

When you enrol at the University of Kassel, you must provide evidence that you have health insurance coverage in Germany. Please provide us with the so-called Bescheinigung zur Vorlage bei der Hochschule." Unfortunately, we do not accept chip cards or application forms for health insurance.

## 2) **Private health insurance:**

If you have registered with a private health insurance company abroad or in Germany, you can choose to switch to a statutory health insurance company. This is, however, not mandatory. In this case, for the purpose of your enrolment at our university, you will need confirmation that you are exempt from taking out statutory health insurance. Please contact a statutory health company to provide you with the respective certificate of exemption.

### **Important information on health insurance:**

- An adequate insurance coverage must be at least equivalent to a statutory health insurance. (Please make sure before closing the contract that the insurance company will sign the respective paper from the Foreigners' Registration Office.)
- Please bear in mind that if you once register with a private health insurance company, you will not be allowed to switch to public health insurance for the duration of your studies.
- Medical bills are usually paid in advance and are reimbursed by your insurance company.
- In some cases, expenses will not be fully covered (co-insurance).

## **Exceptions**

Germany has concluded a National Insurance Agreement with some other countries, such as the member countries of the European Union (EU) and the European Economic Area (EWR). If you are from one of these countries, your insurance coverage must be approved by a German statutory health insurance company. Please clarify first of all which documents are required. Students usually need the European Health Insurance Card (EHIC), which is issued free of charge by their health insurance provider in their home country. Further information can be found on the following link:

[www.ec.europa.eu/social/main.jsp?catId=559&langId=de](http://www.ec.europa.eu/social/main.jsp?catId=559&langId=de).

Beyond this, Germany also has bilateral national insurance agreements with a number of non-EU-countries. In this case your insurance coverage also needs to be approved by an accepted German health insurance company. On the following website, you will find an overview of the bilateral national insurance agreements:

<http://www.consilium.europa.eu/showPage.aspx?id=252&lang=de>.

**Please consider the choice of your health insurance  
– private or statutory- carefully.**