



UNIVERSITÄT  
LEIPZIG

# Health Insurance Guide

## for international students at Leipzig University

- ▶ International Centre  
Updated September 2022

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## ▶ GENERAL INFORMATION

Students are legally obliged to provide proof of sufficient health insurance and to maintain it throughout the duration of their studies. **Without student health insurance, you cannot enrol.**

Exempt from this statutory insurance obligation are:

- doctoral candidates,
- those taking preparatory German language courses,
- students over the age of 30.



## ▶ GENERAL INFORMATION

There are two kinds of health insurance in Germany:

- Statutory public insurance
- Private insurance

Since 1 January 2022, a **compulsory electronic student registration process of the statutory health insurance organisations** has been in place in all higher education establishments. This electronic registration “dialogue” between the health insurance funds and Leipzig University allows for paperless communication and long-term optimisation of the registration process.

## ▶ STATUTORY HEALTH INSURANCE

If you **do not yet have** statutory insurance in Germany:

1. Make their own choice among the statutory health insurance providers in Germany ([this is a list of them in German](#)).
2. Inform the health insurance provider you have chosen that you wish to study at Leipzig University and submit an application for membership.
3. As soon as you are insured, your health insurance provider will send notification to Leipzig University.
4. Notification of your health insurance is one of the prerequisites for your enrolment.



## ▶ STATUTORY HEALTH INSURANCE

If you **already have** statutory insurance in Germany:

1. Please email your matriculation number to your statutory health insurance organisation.
2. Specify that you wish to study at Leipzig University.
3. Your health insurance provider will then send a notification to Leipzig University.

The monthly costs of student health insurance including nursing care amount to around 120 euros.

## ▶ EHIC / GHIC / AT-11

International students **don't need German health insurance** if they can provide proof of health insurance with one of the following:

- a European Health Insurance Card (EHIC),
- a Global Health Insurance Card (from the United Kingdom),
- or an attestation of entitlement (from a country with which an agreement has been signed)

These students are from countries of the European Union, an EEA state, Switzerland, Bosnia and Herzegovina, Montenegro, Northern Macedonia, Serbia, Turkey, Tunisia or the United Kingdom.

## ▶ EHIC / GHIC / AT-11

1. Please note that your insurance may not cover all costs in Germany. Enquire which benefits you are entitled to in Germany before entering the country.
2. To enrol, you need a **notice of exemption from student statutory health insurance**. To obtain this, ask one of the statutory German health insurance funds.
3. The health insurance provider will then send a notification to Leipzig University.

You cannot enrol without this digital notice of exemption from a health insurance provider.



## ▶ NOTICE OF EXEMPTION FROM STUDENT STATUTORY HEALTH INSURANCE

Any statutory health insurance fund can issue a notice of exemption. Choose one from this [list of statutory health insurance funds \(in German\)](#).

1. Please email [the required information](#) to the statutory health insurance provider you have chosen.
2. The health insurance provider will then check whether your existing foreign health insurance meets the insurance requirements in Germany.
3. **If your health insurance is accepted**, the German statutory health insurance provider notifies Leipzig University. You will not need membership of a German health insurance fund.
4. **If your health insurance is not accepted**, the health insurance provider will inform you of this. In that case, you are obliged to take out insurance with a [statutory health insurance fund](#).

## ▶ NOTICE OF EXEMPTION FROM STUDENT STATUTORY HEALTH INSURANCE

Please email the following information to the statutory health insurance provider:

- Scan of your EHIC/GHIC/AT 11/private insurance policy (front and back)
- Last name, first name
- Date of birth
- Place of birth (town, country)
- Current address in Leipzig or Germany (or your home address)
- Concerning Leipzig University, enter the following information:  
*Betriebsnummer* (health insurance provider no.) KK05456707 and  
*Absendernummer* (sender no. ) H0002598
- Name of your higher education establishment: Leipzig University and your matriculation number

## ▶ PRIVATE HEALTH INSURANCE

Private health insurance providers from other countries may under certain circumstances be recognised in Germany. You must clarify this directly with your health insurance provider. You can also take out this kind of insurance in Germany.

**Once your private health insurance has been accepted, you cannot, for the duration of your studies, subsequently switch to statutory health insurance.**

Usually, private health insurance is suitable for:

- students over 30,
- students on preparatory language courses
- doctoral candidates.

## ▶ PRIVATE HEALTH INSURANCE

If you have private health insurance, you must pay for all medical treatment and medicines in Germany in advance and then get a refund from your health insurer in your home country.

To enrol, you need confirmation that you are exempt from statutory health insurance obligations in Germany.

Should your private health insurance **not** meet the statutory insurance requirements in Germany, the health insurance provider will inform you of this. In that case, you are obliged to take out insurance with a statutory health insurance fund.

## ▶ PRIVATE INSURANCE AS PART OF A GROUP INSURANCE POLICY

If you have group insurance as part of a scholarship programme, in order to enrol you will need confirmation that you are exempt from statutory health insurance obligations in Germany. To obtain this, ask one of the statutory German health insurance funds to provide a **notice of exemption from student statutory health insurance**.

## ▶ TRAVEL INSURANCE

Travel health insurance does not offer sufficient health insurance cover for the duration of your studies in Germany and will **not** be accepted as proof of insurance.

Travel health insurance is valid only for your visa and entry into Germany, before the start of the semester. After that, **you must acquire statutory insurance**.

## ▶ INSURANCE FOR DOCTORAL RESEARCHERS

The [Welcome to Leipzig](#) project has compiled further information for your benefit.

We briefly summarise three situations here:

- **Doctoral candidates without a work contract** who already had statutory health insurance from Germany or the EU as an undergraduate or postgraduate student, or are themselves from the European Union, can voluntarily take out statutory insurance while studying for their doctorate. The premium is higher than the student premium for statutory health insurance. It starts at around 180 euros and depends on the amount of the scholarship.

## ▶ INSURANCE FOR DOCTORAL RESEARCHERS

- **Doctoral candidates with a work contract at our university** can, as employees, take out insurance with any statutory health insurance fund.
- **Doctoral candidates who have newly come from third countries** only have the option of private insurance. Often, these exclude certain prior medical conditions and do not provide full insurance cover. Please check these exclusion criteria carefully before taking out insurance and entering Germany.



## ▶ INSURANCE 30+

Students over 30 years of age are **no longer obliged to show proof of health insurance at university.**

**However, the obligation to be insured in Germany means you must still have health insurance.** You have the choice between voluntary statutory or private health insurance.

## ▶ WORKING WHILE STUDYING

Your foreign statutory insurance (EHIC/GHIC/AT-11) or private insurance is insufficient, if you wish to work while studying in Germany. This includes, e.g.:

- “mini-job”,
- student job,
- self-employment,
- paid internship etc.

**In that case, you must get statutory health insurance in Germany.**

## ► FURTHER INFORMATION

- [List of statutory health insurance funds in Germany](#) (in German)
- [List of private health insurance funds in Germany](#) (in German)
- [Information for international students on Krankenkassenzentrale platform](#) (in several languages)
- [Information on health insurance from the German National Association for Student Affairs \(Deutsches Studentenwerk\)](#)



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