

Health Insurance during studies

Studierendenwerk Hamburg | Counselling Centre for Social & International Affairs – BeSI

HEALTH INSURANCE DURING STUDIES

When enrolling at a university, students need to prove they have health insurance. Proof is provided via an electronic student registration procedure¹ between the statutory health insurance fund and the university. For this purpose, all students (except for doctoral students) must contact a statutory health insurance fund once. The university can refuse re-registration to students with outstanding contributions or without health insurance cover and, ultimately, exmatriculate them.

Access to the various health insurance types or premiums may change during the course of the studies, **which is why it is advisable to think carefully when choosing health insurance.**

This leaflet provides an overview of the public and private health insurance before, during and after studies. Individual access and insurance options may be assessed at the health insurance companies or the **Counselling Centre for Social & International Affairs – BeSI** (see below).

At the commencement of studies, there is usually the option of choosing between two systems:

- Public health insurance (*Gesetzliche Krankenversicherung – GKV*)
- Private health insurance (*Private Krankenversicherung – PKV*).

Privately insured persons under the age of 30 may switch to GKV within the first 3 months of commencing studies.

Depending on previous insurance, age, number of semesters, and marital status, the **Public Health Insurance** offers three types of insurance that are relevant for most students:

- Family insurance (usually up to 25 years of age)
- Health insurance for students (*Krankenversicherung der Studierenden – KVdS*) (usually up to 30 years of age)
- Voluntary health insurance (*Freiwillige Versicherung*) (over 30 years of age)

Next to these, there are other insurance options in the statutory health insurance system². While the various public health insurance companies largely offer the same, uniformly governed basic services, they do differ e.g. in terms of additional premiums, additional benefits and particularly treatment options.

¹ The health insurance company informs the university whether the student is insured, is in arrears, has paid outstanding contributions or is paying by installment agreement. The university informs the health insurance company about the start and end of the studies: <https://www.his.de/smv>.

² For example, health insurance for pensioners (e.g. when receiving a [half] orphan's or widow's pension), compulsory insurance as an employee, voluntary insurance as a full-time self-employed person, compulsory insurance in the artists' social insurance fund (KSK), entitlement to military welfare (e.g. police officers, soldiers).

A decision to choose private health insurance is generally definitive and irreversible for the duration of studies, i.e. it is generally impossible to switch back to public health insurance during the course of studies. It may only be possible if, for example, you take up a job subject to social security during your studies (only applicable to non-short-term employment of over 20 hours a week during lecture period – *Vorlesungszeit*), after completion of your studies or by taking up a further study at a later time.

When choosing private health insurance, it is necessary to apply for **exemption from the compulsory insurance** (*Befreiung von der Versicherungspflicht*) within the first three months of the insurance liability taking effect (enrolment at the university or exclusion from the family insurance policy). The exemption is **valid for the duration of studies, and cannot be revoked**. Exemption from compulsory insurance is certified by any statutory health insurance company after a consultation there and reported electronically to the university.

Explanation of the duration of the effect of the exemption on two examples:

- 1) If the master's degree seamlessly follows the bachelor's degree, for which one has been exempted from compulsory insurance, the exemption also applies to the master's degree program, since the exemption relevant to the facts 'studies' continues uninterruptedly.
- 2) If between the end of the bachelor's degree (it counts the end of the semester, not the date of deregistration in the course of the last semester), for which one has been exempted from compulsory insurance, and the beginning of the master's program (semester start) is at least one month apart, the exemption does not work for the subsequent master's program, so that a change to the public health insurance can be checked at the beginning of the master's program.

The premiums and benefits associated with the private health insurance are generally not identical to those of the public health insurance. The monthly premium varies according to provider, indemnity scope, degree of excess, age, and health condition at the time the contract is signed. Private health insurance is based on individual persons, meaning spouses/life partners, and children need to be insured separately. Depending on the rate, there **may be a waiting period** before certain medical services can be claimed. Advance payments and excesses may be required, depending on the contract/service. **Chronic illnesses in particular may involve higher premiums, and certain illnesses may even be excluded**. The health insurance company may terminate the contract if incomplete or false health information is provided in applications – if so, switching to public health insurance is usually not possible.

Students whose **parents are privately insured** should check their options for switching to public health insurance at the beginning of their studies. Students whose **parents as government officials are eligible for government allowance**, should note that this **allowance only applies** to them insofar as a child allowance is also paid (generally **up to the 25th birthday**). Private health insurance offers favourable rates as part of the residual-cost insurance during this period. Thereafter, it is usually much higher than its public counterpart. By then, however, it is usually **no longer possible to switch to public health insurance**.

The pros and cons of public and private health insurance during studies and beyond should be carefully weighed up.

A comparison of the main benefits of public and private health insurance can be found, for example, at *Bund der Versicherten*: <https://www.bunddersicherten.de> → Menü → Hilfe und Informationen → Krankheit und Pflege.

STUDENTS FROM ABROAD

Students from the European Union, EEA states (NO, IS, LI), **Switzerland** as well as students from **countries with** which Germany has concluded a **health insurance agreement** (Bosnia and Herzegovina, North Macedonia, Montenegro, Serbia, Tunisia, Turkey, United Kingdom), can remain insured in the home country under certain conditions (see <https://www.hamburg.com/welcome> → Newcomers → Study). Information on entitlement to acute, medically necessary benefits in kind (taking into account the type of benefit and the length of stay) from a foreign health insurance provider (please note: preventive medical check-ups, including in connection with pregnancy, and psychotherapy may be excluded from this!) can also be found at the *Deutsche Verbindungsstelle Krankenversicherung – Ausland* → *Versicherte* → [Studierende und Praktikanten](#).

As soon as employment or self-employment is started alongside studies in Germany, a change to a German health insurance may become necessary. The public health insurance companies advise on this.

Students from other countries: The health insurance from the home country may be sufficient for the visa process; this should be inquired at the embassy. **After arrival in Germany, a residence permit must be applied for before the visa expires.** For the residence permit, a **German health insurance** is needed.

Students **under the age of 30**, who do not enrol as PhD students, do have access to both the public and private insurance system. **However, since the private health insurances haven't**

been meeting the requirements of an appropriate health insurance coverage according to the German Residence Act (*Aufenthaltsgesetz*) so far, the Hamburg authorities occasionally don't accept these insurances. Apart from that, it might occur that for instance, benefits for pre-existing illnesses or chronic illnesses may not be included and certain treatments may only be partially or not at all covered. **Therefore, instead of choosing a private health insurance that appears more favourable, it's highly recommendable opting for a public health insurance** (link for a list of public health insurance companies see p. 11).

International students who are **30 years or older** thus generally do not have access to the public health insurance and **must choose a private provider**. Also in these cases, the health insurance must meet the requirements according to the German Residence Act mentioned above. **They're defined in Annex 1 of the application form for a residence permit** (see <https://www.hamburg.com/welcome> → Newcomers → Study → Health Insurance). It's recommendable to first send this Annex 1 to a private health insurance and ask if it meets the conditions and can sign Annex 1. **The insurance contract should be signed only after receipt of the signed Annex 1.** Please also note that insurance coverage must be uninterrupted, i.e. it should not be suspended between obtaining a residence permit and applying for its renewal (this can lead to a refusal to renew the permit). For questions on the subject of health insurance for international students (for example, to clarify the possible procedure if no private insurance provider issues Annex 1 in full and without restrictions), **the Counselling Centre for Social & International Affairs - BeSI is available.**

Student jobs: The type and scope of employment undertaken in addition to studies (e.g. *Mini-jobs*, student jobs, self-employment, voluntary internships), combined with study status (full-time, part-time, academic leave), may affect health insurance. **It is therefore advisable to consult your own health insurance company or the Counselling Centre for Social & International Affairs – BeSI before starting/switching jobs, commencing self-employment/freelance work or a voluntary internship, or before changing study statuses**

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Below is a simplified table showing the common (but not all) scenarios. It is not exhaustive. References **A** to **D** can be found on pages 9 to 11.

	Public health insurance (GKV)	Private health insurance (PKV)
Study preparation measures: language course, propaedeutic course, <i>Sonderlehrgang</i>, <i>Feststellungsprüfung</i> at preparatory college (<i>Studienkolleg</i>)		
Participants in study preparation measures whose parents are GKV members in Germany	Family insurance. Until 25th birthday through parents' health insurance. Free of charge. For income limits and extension options, see A	Various providers with specific requirements, services, and fees.
Participants in study preparation measures whose spouse/life partner is a GKV member in Germany	Family insurance. Through the spouse's/life partner's health insurance without age limit. Free of charge. For income limits and extension options, see A	Various providers with specific requirements, services, and fees.
Participants in study preparation measures from EU states, EEA states (NO, IS, LI), Switzerland and other states with health insurance agreements (see page 4)	GKV in the country of origin and a European Health Insurance Card (EHIC) or insurance certificate from the country of origin (GKV in Germany issues EHIC) entitles to acute, medically necessary benefits in kind in Germany (possibly without preventive medical check-ups, psychotherapy etc.!). Exception: Taking up employment/self-employment → then if necessary German GKV! If BAföG is granted see D	Various providers with specific requirements, services, and fees. If BAföG is granted, see D
Participants in language or propaedeutic courses from other states	Voluntary insurance. Access only via 'obligatory subsequent insurance'* or, if applicable, as 'contingency insurance' if there was a GKV affiliation in the past (consultation on this by GKV health insurance companies).* Details regarding voluntary insurance see C .	Various providers with specific requirements, services, and fees.
Participants in courses for the <i>Feststellungsprüfung</i> ('assessment exam') from non-EU states (others than mentioned above)	Access to GKV only possible under certain circumstances AND in conjunction with an examination of the individual case by the GKV health insurance company. Information is available at the Counselling Centre for Social & International Affairs – BeSI (see page 5). Exception: taking up employment/self-employment → thus German GKV! If BAföG is granted, see D .	Various providers with specific requirements, services, and fees. If BAföG is granted, see D
Participants in the <i>Sonderlehrgang</i> ('special course') without access to family insurance , i. e. 25 years or older without recognized reasons for extension OR exceeding of income limit of family insurance (see A) OR parents or spouses/life partners are insured within PKV (see page 4 below)	Voluntary insurance. Access only via 'obligatory subsequent insurance'* or, if applicable, as 'contingency insurance' if there was a GKV affiliation in the past (consultation on this by GKV health insurance companies).* More details regarding voluntary insurance see C . If BAföG is granted, see D .	Various providers with specific requirements, services, and fees. If BAföG is granted, see D

*The 'obligatory subsequent insurance' (*Obligatorische Anschlussversicherung*) is only possible if there has been an insurance within the GKV for at least one day (e. g. volunteer service such as *FSJ/FÖJ*, Au pair, employment, i. e. paying social security contributions). This insurance can only be realized by the former public health insurance company. Information on this insurance is available at the health insurance company or at the Counselling Centre for Social & International Affairs – BeSI.

	Public health insurance (GKV)	Private health insurance (PKV)
Enrolment for studies (Bachelor, Master, Staatsexamen, Diplom, Magister) at a university		
Students whose parents or spouses/ life partner are GKV members in Germany	Family insurance. Until 25th birthday through parents' health insurance, through the spouse's/life partner's health insurance without age limit. Free of charge. For income limits and extension options, see A .	Various providers with specific requirements, services, and fees.
Students without access to family insurance , i. e. 25 years or older without recognized reasons for extension OR exceeding of income limit of family insurance (e.g. student job, see A) OR parents or spouses/ life partners are insured within PKV (see p. 4 below)	Health insurance for students (KVdS). Access only if no exemption from compulsory insurance has been requested within the first three months of insurance liability taking effect (commencement of study, end of family insurance), see page 4. Ends with the semester in which the 30th birthday falls. Ends when working more than 20 hours per week (all jobs combined) on a regular basis during the lecture period. Extension options and tariffs see B . If BAföG is granted, see D . Free choice of health insurance company.	Various providers with specific requirements, services, and fees. Exemption from KVdS required! → irreversible! (see page 4) If BAföG is granted, see D .
Students after the end of the semester in which they reach the age of 30	Voluntary insurance. Access only via 'obligatory subsequent insurance' (see page 6 down below) or, if applicable, as 'contingency insurance' if there was a GKV affiliation in the past (consultation on this by GKV health insurance companies). More details regarding voluntary insurance see C . If BAföG is granted, see D .	Various providers with specific requirements, services, and fees. If BAföG is granted, see D .
Students from EU states, EEA states (NO, IS, LI), Switzerland and other states with health insurance agreements (see page 4)	GKV in the country of origin and a European Health Insurance Card (EHIC) or insurance certificate from the country of origin (GKV in Germany issues EHIC) entitles to acute, medically necessary benefits in kind in Germany (services corresponding to GKV in Germany). Exception: taking up employment/self-employment → then if necessary German GKV! If BAföG is granted, see D .	Various providers with specific requirements, services, and fees. If BAföG is granted, see D .
Doctoral studies		
Doctoral candidates whose spouse/life partner is GKV member in Germany	Family insurance. Through the spouse's/life partner's health insurance without age limit. Free of charge. For income limits and extension options, see A .	Various providers with specific requirements, services, and fees.
Doctoral candidates without access to family insurance , i. e. without spouse/life partner as member in GKV OR exceeding of income limit of family insurance (see A) (see page 4 below)	Voluntary insurance. Access only via 'obligatory subsequent insurance' (see page 6 down below) or, if applicable, as 'contingency insurance' if there was a GKV affiliation in the past (consultation on this by GKV health insurance companies). More details regarding voluntary insurance see C .	Various providers with specific requirements, services, and fees.
Doctorate with employment and salary between € 538.01 and € 5,775	Compulsory insurance as employee. Salary-based contribution. Free choice of health insurance company.	Only possible if monthly salary is more than € 5,775

	Public health insurance (GKV)	Private health insurance (PKV)
Job search after having finished studies/doctorate		
Receiving Bürgergeld ('citizen's income') from <i>Jobcenter</i> or rather Arbeitslosengeld ('unemployment benefit') from <i>Bundesagentur für Arbeit</i> ('federal employment agency')	<p>Family insurance. Through the spouse's/life partner's health insurance without age limit. Free of charge. For income limits and extension options, see A.</p> <p>If family insurance isn't possible, but GKV existed directly before receipt of benefits: Compulsory insurance as a recipient of Bürgergeld ('citizen's income') / Arbeitslosengeld ('Unemployment benefit'): <i>Jobcenter</i> / <i>Bundesagentur für Arbeit</i> bears contributions.</p>	If PKV existed directly before receipt of <i>Bürgergeld</i> : If entitled to benefits according to Book II of the German Social Security Code (<i>SGB II</i>), the base-rate contribution is legally halved and borne by <i>Jobcenter</i> .
Job-seeking graduates from EU states, EEA states (NO, IS, LI), Switzerland and other states with health insurance agreements (see page 4)	<p>GKV in the country of origin.</p> <p>If subsequent insurance within GKV in the country of origin isn't possible: Voluntary insurance by presenting a confirmation of the termination of previous insurance (E 104 form). More details regarding voluntary insurance see C. Free choice of health insurance company.</p>	If PKV existed during studies: Various providers with specific requirements, services, and fees.
Job-seeking graduates from other states	If GKV existed during studies: Direct access to the voluntary insurance at previous company. Otherwise only possible within the 'obligatory subsequent insurance' (see page 6 down below). More details regarding voluntary insurance see C .	Various providers with specific requirements, services, and fees.
Professional employment after having finished studies/doctorate		
Employee with monthly salary up to € 538	<p>Family insurance. Through the spouse's/life partner's health insurance without age limit. Free of charge. For income limits and extension options, see A.</p> <p>If family insurance isn't possible, but GKV existed during studies: Voluntary insurance at previous company. More details regarding voluntary insurance see C.</p>	If PKV existed during studies: Various providers with specific requirements, services, and fees.
Employee with monthly salary between € 538.01 and € 5,775	Compulsory insurance as employee. Salary-based contribution. Free choice of health insurance company.	Not possible.
Employee with monthly salary of more than € 5,775	Voluntary insurance as employee. Maximum contribution. More details regarding voluntary insurance see C .	Various providers with specific requirements, services and fees. If starting a family, contributions must be paid for each member.
Self-employment	Voluntary insurance as self-employed person. Salary-based contribution. More details see C .	Various providers with specific requirements, services, and fees, e.g. base rate. Return to GKV is not possible! If starting a family, premiums must be paid for each member.

REFERENCES

Generally, most legal health insurance companies charge an additional premium specific to the health insurance company of currently 1.7 % on average, which is why an average total contribution is always given below. The individual health insurance company will inform you about the exact amount of the contribution.

A Family insurance through the parents' or spouse's/life partner's health fund

Free of charge for students under 25 (plus time for a statutory duty to serve/volunteer service/work as a development aid worker, maximum 12 months) if the parents have GKV and the student's total, regular³ monthly income is **no more than € 505**, e.g. as a result of student jobs⁴, self-employment, pensions, leasing, capital. For *Minijobs*, the limit is **€ 538**. Alimony received by parents or the spouse/life partner, BAföG grants, student loans, tax-free scholarships, *Kindergeld* ('child benefit'), *Wohngeld* ('housing benefit'), *Kinderzuschlag* ('children's allowance'), *Elterngeld* ('parental allowance') as well as tax-free compensations of expenses in the context of the *Übungsleiterpauschale* ('flat rate for trainers') or of the *Ehrenamtspauschale* ('flat rate for volunteer work') according to section 3 no. 26 and 26a of the German Income Tax Act (*EStG*) of are not counted as income.

No age limit applies if insured through the spouse's/life partner's health insurance company.

Extension of family insurance due to compulsory service or disability:

Children are covered by family insurance without any age limit if, as disabled persons as per § 2 Para. 1 Cl. 1 Vol. IX of the German Social Security Code, they are unable to support themselves. This requires the disability to have existed at a time when the child was covered by family insurance, see § 10 Para. 2 No. 4 Vol. V of the German Social Security Code.

B Health insurance for students (KVdS)

Premium assessment basis € 812, premium rate for health insurance (KV) 10.22%, additional premium (*Zusatzbeitrag*) (specific to the health insurance company), currently 1.7% on average, premium rate for long-term care insurance (*Pflegeversicherung – PV*) 3.4% or 4.0% for childless persons aged 23 and over; reduction of 0.25 % per child from the second to the fifth child under 25:

	health insurance (KV)	additional premium average	long-term care insurance (PV)	total contribution average
monthly amount	€ 82.99	€ 13.80	€ 27.61	€ 125
Childless persons aged 23+	€ 82.99	€ 13.80	€ 32.48	€ 129

The premiums **do not depend on income**. The long-term care insurance premium is reduced for two to five children in accordance with the aforementioned scale.

³ Regarding the regularity of total income in family insurance see [Basic information of the GKV-Spitzenverband on "Total income in the context of the examination of the prerequisites for family insurance" dated 2022/09/29](#), chapter 2.8.(only available in German); individual case examination of the public health insurance.

⁴ For student jobs, flat income-related expenses (*Werbungskosten*) of € 1,230 per calendar year must generally be taken into account, i.e. the monthly income limit is € 505, plus € 102.50 = € 607.50.

Extension of the KVdS for family and personal reasons⁵:

This includes among others:

- the compliance with access requirements to study at an alternative educational facility
- the participation in study preparatory language courses
- the Participation in courses to prepare for the *Feststellungsprüfung* at *Studienkolleg* (if mandatory for admission to study)
- illness making studying impossible (duration of at least 3 months)
- disability that permanently interferes with study
- the birth and subsequent care of a child
- non-admission into chosen course (e.g. study program) during the selection process
- official duties, and compulsory service as a temporary soldier
- a voluntary service regulated by law (*FWD, BFD, FSJ, FÖJ*, etc.)
- caring for family members with disability
- work on the boards of universities (e.g. student administration) or at student unions (*Studierendenwerke*)

Start of studies aged 30 and over:

An access to the KVdS when being 30 years or older could be possible, if the reasons of hindrance until the start of the study were causal for the late start of the studies. **The Counselling Centre for Social & International Affairs – BeSI provides advice on both access to and extension of the health insurance for students.**

C Voluntary insurance

Premiums are **income-based**; € 1,178.33 is the minimum liable income (the minimum assessment basis). For higher income⁶, higher amounts than those stated below must be paid. Income of the privately insured spouse/life partner must also be taken into account.

Proofs of income must be submitted on time; otherwise, the maximum contribution of around € 1,000 per month must be paid!

Discounted KV premium rate 14% of at least € 1,178.33:

	health insurance (KV)	additional premium average	long-term care insurance (PV)	minimum total contribution average
minimum monthly amount	€ 164.97	€ 20.03	€ 40.06	€ 225
Childless persons aged 23+	€ 164.97	€ 20.03	€ 47.13	€ 232

⁵ *GKV-Spitzenverband* on "[Health and long-term care insurance of students, interns and apprentices without pay and apprentices in the second educational pathway](#)", dated 20/03/20 (only available in German).

⁶ The income to be taken into account here can be found in the "[Catalog of income and its assessment under contribution law](#)" of the *GKV-Spitzenverband*, dated 23/12/11.

D Bafög health and long-term care insurance allowance, € 122 or € 206 a month

For students liable to pay contributions under GKV or PKV, the Bafög grant increases by monthly € 94 respectively € 168 for over 30 years-old students. An allowance of monthly € 28 respectively € 38 for students older than 30 is paid for long-term care insurance for the liable students.

ADDITIONAL INFORMATION

▪ **Public Health Insurance and Private Health Insurance**

- Brochure 'Health for all – A guide to the German health care system' by BMG & Ethno-Medizinisches Zentrum e. V.: <https://www.mimi-bestellportal.de/> → Shop → Kategorie 'Gesundheitsvorsorge' → pick brochure 'Gesundheit für alle – Ein Wegweiser durch das deutsche Gesundheitswesen' – available in 14 languages (website in German only)
- Comparison of GKV and PKV by *Bund der Versicherten*: <https://www.bunderversicherten.de> → Menü → Hilfe und Informationen → Krankheit und Pflege

▪ **Public Health Insurance**

- For search of circulars (*Rundschreiben*): *Verband der Ersatzkassen*, <https://www.vdek.com>
- List of the public health insurance companies: <https://www.gkv-spitzenverband.de> → Service → Krankenkassenliste
- Consumer information portals, e.g. *Finanztip*: <https://www.finanztip.de> → Versicherung
- European Health Insurance Card (EHIC): <https://ec.europa.eu/social> → select language → enter 'European Health Insurance Card' in search field
- Information on entitlement to benefits in kind from a foreign health insurance provider: *Deutsche Verbindungsstelle Krankenversicherung – Ausland*, <https://dvka.de> → Versicherte → Studierende und Praktikanten (only available in German)
- Regarding payment difficulties and to prevent potential loss of health insurance coverage, see e.g. [section 16 SGB V](#) (e.g. payment in installments) or [section 76 SGB IV](#) (e.g. deferral)

▪ **Private Health Insurance**

Brochure '*Private Kranken- und Pflegeversicherung im Studium*' *Verband der Privaten Krankenversicherungen*: <https://www.pkv.de> → Verband → Presse → PKV-Flyer, Broschüren und weitere Publikationen → Verbraucherinformationen (only available in German)

NOTES

This leaflet is designed as an overview only, makes no guarantee for completeness, and does not replace counselling in individual cases. No liability or legal guarantees can be made for any of the information.

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