Hochschule München University of Applied Sciences

*** English version below ***

Merkblatt über die Krankenversicherung der Studierenden

(nach den Bestimmungen des SGB V und dem Spitzenverband Bund der Krankenkassen)

Alle Studierenden sind grundsätzlich in der gesetzlichen Krankenversicherung versicherungspflichtig. Jede/Jeder zugelassene Studienbewerber/-in hat daher gegenüber der Hochschule vor der Einschreibung nachzuweisen, dass er/sie in der gesetzlichen Krankenversicherung versichert ist oder mit Beginn des Semesters, frühestens mit dem Tag der Einschreibung sein wird, oder dass er/sie nicht gesetzlich versichert ist, weil er/sie versicherungsfrei, von der Versicherungspflicht befreit oder nicht versicherungspflichtig ist.

Der/die zugelassene Studienbewerber/-in fordert bei der Krankenkasse an, dass die Krankenkasse den Nachweis über seinen/ihren Versicherungsstatus an die Hochschule meldet. **Die Meldung der Krankenkasse erfolgt digital an die Hochschule.** (Die Hochschule München nimmt ab 01.07.2021 am elektronischen Meldeverfahren teil).

Eine Immatrikulation ohne Meldung der Krankenversicherung ist nicht möglich! Für die Ausstellung der Versicherungsbescheinigung bzw. die Abgabe der Meldung über den Versicherungsstatus im elektronischen Verfahren ist grundsätzlich die Krankenkasse zuständig, bei der der/die Studieninteressierte zum Studienbeginn versichert ist oder sein wird. Für diejenigen, die sich von der Versicherungspflicht befreien lassen, ist die Krankenkasse zuständig, die die Befreiung vorgenommen hat. Studieninteressierte, die zum Studienbeginn nicht in der gesetzlichen Krankenversicherung versichert sind, wenden sich an die Krankenkasse, bei der zuletzt eine Mitgliedschaft oder Familienversicherung bestand, ansonsten an eine Krankenkasse, die bei Versicherungspflicht gewählt werden könnte.

Befreiung von der Versicherungspflicht (z.B. bei bestehender privater Krankenversicherung)

Wer durch die Einschreibung als Studierende/Studierender versicherungspflichtig wird, kann sich auf Antrag von der Versicherungspflicht befreien lassen. Der Antrag ist innerhalb von drei Monaten nach Beginn der Versicherungspflicht bei der Krankenkasse zu stellen. Die Befreiung kann nicht widerrufen werden; sie gilt für die gesamte Dauer des Studiums.

Welche Krankenkasse ist zuständig?

Für die Abgabe der Meldung des Versicherungsstatus sind zuständig:

1. Für eine/einen bereits bei der Krankenkasse Versicherte/-n die Krankenkasse, bei der er/sie versichert ist oder mit Beginn des Semesters, frühestens mit dem Tag der Einschreibung sein wird,
2. Für eine/einen nach § 6 SGB V versicherungsfreien oder für eine/einen nicht versicherungspflichtigen Studierende/-n die Krankenkasse, bei der zuletzt eine Versicherung bestand,
3. Für eine/einen Studierende/-n, der/die nach § 8 Abs. 1 Satz 1 Nr. 5 SGB V von der Versicherungspflicht befreit worden ist, die Krankenkasse, die die Befreiung vorgenommen hat,
4. Im Übrigen eine Krankenkasse, die bei Versicherungspflicht gewählt werden könnte.

Nähere Auskünfte, auch über die Höhe der Beiträge und über Fragen zur Kranken- bzw. Pflegeversicherung erteilen die Krankenkassen.

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Information sheet on health insurance for students

(based on the provisions of the fifth book of the German Social Code (*SGB V*) and regulations of the National Association of Statutory Health Insurance Funds)

All students are generally obliged to be insured in the statutory health insurance.
Therefore, each applicant for a university place must, upon admission and before enrolment, submit evidence to the university that they either have statutory health insurance, or will have it at the beginning of the semester, at the earliest on the date of their enrolment, or that they do not need statutory health insurance because they are exempt from statutory health insurance.

The student requests their health insurance provider to send a notification of their insurance status to the university. **The health insurance provider submits the notification in digital form.**
(Hochschule München University of Applied Sciences adopted the electronic notification system on 1 July 2021).
It is not possible to enrol as a student without prior notification of insurance status by the health insurance provider.

Using the electronic notification system, the health insurance provider with whom the prospective student is insured or will be insured at the beginning of their studies is responsible for issuing the health insurance certificate. In the case of students who are exempt from statutory health insurance, the health insurance provider that issued the exemption is responsible.

Admitted applicants who are not members of a statutory health insurance at the beginning of their studies should address their request to the health insurance provider where they were last either a full member or a family member, or to any health insurance provider that could be chosen as the health insurance provider.

Exemption from the obligation to register for statutory health insurance
(For example in the case of existing private health insurance)
Persons whose obligation to be insured is based on their enrolment as students can apply for exemption from the obligation to register for statutory health insurance.
The application must be submitted to the health insurance provider within the first 3 months after the beginning of the obligation to have statutory health insurance. This exemption cannot be withdrawn and it is valid for the entire duration of their studies.

Which health insurance provider is responsible?
The following are responsible for submitting the notification of insurance status:

1. For students who are already insured, the health insurance provider where they are insured or will be insured when the semester starts (earliest on the day of enrolment)
2. For students who do not need statutory health insurance pursuant to § 6 SGB V and for students who are not subject to the obligation to be insured, the health insurance provider they were last ensured with
3. For students who have been exempted pursuant to § 8 Abs. 1 Satz 1 Nr. 5 SGB V, the health insurance provider that granted the exemption
4. For any students not covered by one of the above, any health insurance provider that could be chosen as the health insurance provider.

Further information, also on contributions and questions about health insurance or long-term care insurance, can be obtained from the health insurance providers.

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HEALTH INSURANCE – further information for foreign students

Depending on your country of origin and private circumstances, there are different regulations on how to prove your health insurance coverage before you enrol.
Information for:

1. Students from countries of the European Union (EU)
2. Students originating from non-EU countries with which Germany has a social insurance treaty (Iceland, former Yugoslavian states, Norway, Switzerland and Turkey)
3. Students from all other non-EU countries who are insured in their country of origin
4. Students from all other non-EU countries who are not insured in their country of origin
5. Students over 30
6. Students with a German health insurance
7. Students not coming to Germany

In any case, please organise your confirmation of sufficient health insurance before the semester starts.

1. Citizens from countries of the European Union (EU)

- You can obtain the EHIC from the relevant health authority in your home country.
- Please present this card to a German health insurance company and let them know that you will attend our university.
- The German state health insurance provider will confirm that you have sufficient health insurance coverage in your home country and inform the university digitally. Please ask for a digital confirmation for yourself as digital transfer to the university may take some time.

2. Citizens originating from non-EU countries with which Germany has a social insurance treaty (Iceland, former Yugoslavian states, Norway, Switzerland and Turkey)

- Please contact your health insurance company in your home country and ask them for a confirmation of health insurance (entitlement document = Anspruchsbescheinigung) during a stay abroad (e.g. AT-11 in Turkey)*
- Please present the entitlement document = Anspruchsbescheinigung to a German state health insurance company (see contact details below) and let them know that you will attend our university.
- If your insurance coverage is adequate, the German state health insurance provider will confirm that you have sufficient health insurance coverage in your home country and inform the university digitally. Please ask for a digital confirmation for yourself as digital transfer to the university may take some time.
- If the health insurance provider decides that your insurance is not adequate, you will need to take out a German health insurance.

*If you are older than 25 and will not receive the “Anspruchsbescheinigung” from your home country please see section 3 or 4.

3. Citizens from all other non-EU countries who are insured in their country of origin

- Please contact a German state health insurance provider, who must verify that your home insurance policy is sufficient. Please

make sure to provide a list of the entire coverage in English or German. Also, let them know that you will attend our university.

- If your insurance coverage is adequate, the German state health insurance provider will confirm that you have sufficient health insurance coverage in your home country and inform the university digitally. Please ask for a digital confirmation for yourself as digital transfer to the university may take some time.
- If the health insurance provider decides that your insurance coverage is not adequate, you will need to take out a German health insurance coverage.

4. Citizens from all other non-EU countries who are not insured in their country of origin

- You must take out a German health insurance. For students currently approx. 100€ per month.
- The German state health insurance provider will inform the university. Please ask for a digital confirmation for yourself as digital transfer to the university may take some time.
- Only for the short period between your arrival in Germany and your enrolment at HM, a travel health insurance from your home country is sufficient. For the enrolment you need to bring a proof of insurance from a German health insurance provider.

5. Students over 30

Students over 30 years of age also need to provide proof of health insurance. However, they are normally no longer eligible for the cheaper student rate. State and private health insurance providers offer different rates. Please talk to German health insurance providers about your options.

6. Students with a German health insurance

If you are already insured with a German health insurance company, please contact your health insurance company and ask them to inform the university.

LIST OF GERMAN STATE HEALTH INSURANCE COMPANIES

examples only. For students, the rate and services are basically the same at all public insurance companies.

NAME	WEBSITE
TK –Techniker Krankenkasse	www.tk.de
AOK	www.aok.de
Barmer	www.barmer.de
DAK	www.dak.de

More examples online: https://www.gkv-spitzenverband.de/krankenkassenliste.pdf

Portals to compare health insurances

- Deutsche Insurance: http://www.deutscheinsurance.de/
- Krankenkassenzentrale: https://www.krankenkassenzentrale.de/wiki/incoming-en#

-No responsibility is taken for the correctness of this information -