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University of Applied Sciences

Master of Arts

# Intercultural Conflict Management

(MA-ICM)

Master of Arts

# Social Work as a Human Rights Profession

(MA-SWHR)

## Health Insurance Guide 2026

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## Health Insurance Guide 2026

A medical insurance for the entire duration of your stay is required for the enrollment at a German university. Here, we have summed up all the necessary information on the public health care system in Germany for you.

## The German public health care system

A medical insurance for the entire duration of your stay is required for the enrollment at a German university. In fact, we are not allowed to enroll you in our university if there is no proof of a valid health insurance plan. Also, a health insurance plan that covers **a minimum of one year** is required for getting a residence permit at the Foreigner's Office.

The main aim of being fully insured is your own personal safety so you can see a doctor, or get hospital treatment without having to pay large medical bills by yourself.

Basically, there are two types of health insurance in Germany:

1. Public Health Insurance: "Gesetzliche Krankenversicherung"
2. Private Health Insurance: "Private Krankenversicherung"

During your Introduction Days we will invite a representative from a public health insurance company (Techniker Krankenkasse) and one from a private health insurance company (Feather). If you don't already have a health insurance plan for the whole duration of your studies (not a travel insurance!) you will get the chance to get informed and decide on a plan.

## Health insurance from your home country



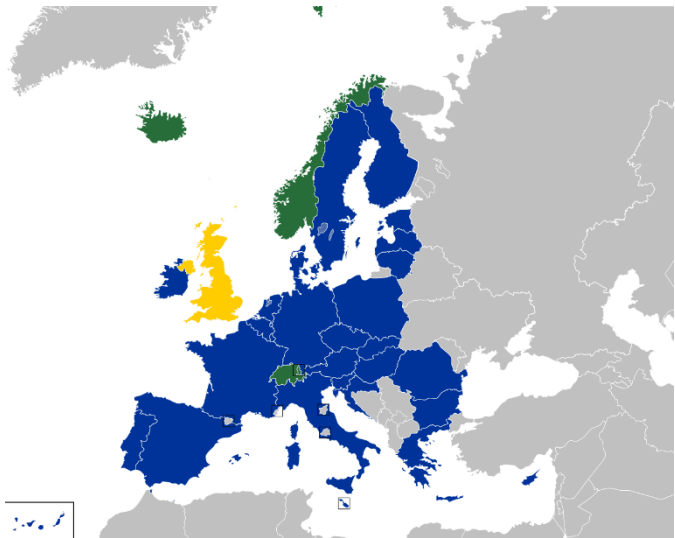
Depending on where you come from, the health insurance plan from your home country might cover your stay in Germany. This is especially the case for EU citizens who have an **EHIC card** (European Health Insurance Card).

Students with an EHIC card don't have to buy a German health insurance plan due to European social security agreements. You can

recognize whether your card is an EHIC card by looking at the backside of your card where the EU logo should be clearly visible. With an EHIC card, European students are allowed to make use of all necessary medical operations and treatments under the same conditions and costs as for German citizens.

Be aware that you are **not allowed to work in Germany** as long as you make use of the European social security agreement. If you want to start working in Germany, you will have to get a German insurance. For more information about your health insurance while working or doing an internship in Germany, check out [this link](#).

Countries that issue EHIC cards are currently: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden Switzerland and United Kingdom. Please make sure to double-check, as social security agreements or EU status may change depending on your home country.



If you come from outside of the EU, it is very unlikely that we or the Foreigner's Office will be allowed to accept your health insurance.

## Differences between Public and Private Health Insurance

Generally speaking, everyone in Germany is subject to social insurance and all employees in Germany have to contribute to pay into the statutory social security of Germany. So by German law, health insurance is **mandatory** for every **resident**, including international students, regardless of their income.

Health care insurance in Germany is carried by insurance providers: "Krankenkasse".

As mentioned above, Public Health Insurance is statutory, meaning that everyone in Germany is obligated to have this insurance. However, as an international student it depends on your age if you can be insured in a public health insurance.

The following two options exist:

**Students below the age of 30:** Free to choose between a public and a private provider at the beginning of your studies.

**Students above the age of 30:** Limited to choose a private provider at the beginning of their studies.

The decision between public and private health insurance cannot be reversed until you finished your studies! Once you have a private health insurance plan, you will be unable to change back to the public health care until you start working in Germany, and vice versa.

If you are younger than 30 years of age...

What is covered by your health insurance differs between public and private insurance providers! Public insurance aims to cover all basic medical needs, including dental care, regular checkups, psychiatric treatment, etc. In contrast, private health insurance can cover more specific medical treatments and methods. Moreover, being privately insured, you can get medical treatment in private hospitals and at private practices.

Rates are very different between the providers! For private health insurance, you usually pay much less than for the public insurance when it comes to your monthly rates. But be aware: the rates for private health insurance might be lower on a monthly level, but your personal deductible co-payment in case of medical treatment may be much higher than with the public health insurance where - in almost all cases - you will never have to pay more than 10 EUR on your own (for example for hospital treatments, orthotics, etc.).

We would recommend:

- Research and compare public and private insurance companies yourself. Know what you want from your insurance plan, and make sure that it is a valid policy for a resident permit. Again: Travel insurances cannot be accepted after your three-months entering visa.
- Pre-existing conditions are usually not covered by private health insurances. **If you are over 30 and have a pre-existing condition, you may therefore have difficulty finding an insurance plan that fulfils your needs.** We recommend that you do all necessary check-ups and get any needed medication in your home country.
- For more information about what kind of Insurance you need, check out [this link](#).

## Health insurance for entering Germany

To enter Germany, even for a three-month tourist visa, you will need to prove that you have a health insurance plan covering your stay / entry to Germany.

We highly advise you:

- Do not buy a travel insurance plan that covers the whole duration of your studies! Neither ASH nor the Foreigner's Office will accept travel insurances for a resident permit.
- If you already know that you want to get private health insurance, feather's expat insurance might be suitable for you. Please find more information on their website: [feather-insurance.com](https://feather-insurance.com). If you have any doubts, you can contact feather's staff, who in our experience is very friendly and quick to respond.

## You will need the following proof of health insurance for your enrollment at the university:

- Proof of health insurance:
  - **Public Health Insurance:** A Certificate from your Public Health Insurance Company that consist of one letter of your health insurance stating that you are insured, and one blank certificate that we will have to send back to your Health Insurance.
  - **Private Insurance:** An exemption certificate issued by a public health insurance company stating that you have a private health insurance plan and exempted from public social security plans.

For further information on enrollment documents, please check the Starter's Guide.

Important: For those of you who already have German public health insurance other than TK, your health insurance provider needs the **"Betriebsnummer"** (institutional number) to send us the electronic notification for your enrollment. The number is **H0001343**.

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We are very much looking forward to seeing you soon!

Kind regards,

SWHR Team & ICM Team