



## Health / Medical Insurance and Liability Insurance

### Health Insurance

There are private health insurances and statutory health insurances (Krankenkassen) in Germany. As a rule, students in Germany must have German statutory health insurance (for students) until they are 30 years old. Health insurance from your home country is not recognised for enrolment in most cases. The monthly contribution for student health insurance in Germany is around €118-121 per month (as of winter semester 2022/2023).

Please note: Insurance as a student with a statutory German health insurance fund begins at the earliest on the day of enrolment. From the time of entry into Germany until the time of enrolment, there is no compulsory insurance and therefore no insurance cover. We therefore recommend taking out additional insurance (e.g. travel health insurance) for this period.

Newly admitted students must contact a statutory German health insurance provider for advice before enrolment. Please present your letter of admission from Heidelberg University, your passport/identity card, your address in Germany and - if you have already got one - your health insurance documents from Germany for assessment at a health insurance provider. **Please also request the health insurance provider for electronic transmission of your health insurance status to Heidelberg University under the number: H 0003588.** You can register with the health insurance provider in advance by e-mail or go there in person with your documents after your arrival in Heidelberg. In any case, you must speak with a German health insurance company before submitting your enrolment documents to the university. Please find a list of German statutory health insurance companies in Heidelberg below .

Below you will find some specifics. Please check whether you belong to one of the following groups. If so, the following regulations apply:

- **Students from countries with a European Health Insurance Card (EHIC):**  
As a student from the EU, Iceland, Liechtenstein, Norway or Switzerland, please present your European Health Insurance Card (EHIC) to the health insurance company in addition to the documents mentioned above and please request the health insurance provider to send the electronic notification to Heidelberg University.
- **Students from countries with a social security agreement with Germany:**  
In addition to the above-mentioned documents, please present the proof of entitlement from your home country to the statutory German health insurance provider.  
These are: Certificate BH 6 from Bosnia and Herzegovina, GHIC/EHIC from the United Kingdom, Certificate, D/RM 111 from Northern Macedonia, Certificate DE/MNE 111 from Montenegro, Certificate DE 111 SRB from Serbia, Certificate A/TN 11 from Tunisia or Certificate A/T 11 from Turkey. And please request the health insurance provider to send the electronic notification to Heidelberg University.
- **Prospective international students with a German University entrance qualification** (from Germany or a German school abroad = Bildungsinländer\*innen) who would like to enrol for an admission-free degree programme should also seek advice from a statutory German health insurance fund and request the health insurance provider to send the electronic notification to Heidelberg University. Instead of the notification of admission, the printout of the online application for enrolment can be submitted to the health insurance provider.

- **DAAD scholarship holders:**  
As a rule, the DAAD has already taken out private health insurance for you. In addition to the above-mentioned documents, please submit proof of your private health insurance in Germany to the health insurance company and please request the health insurance provider to send the electronic notification to Heidelberg University.
- **Students aged 30 and over:**  
For this group, compulsory insurance in the statutory student health insurance in Germany ends. In addition to the above-mentioned documents, please submit proof of private health insurance in Germany to the statutory German health insurance provider and please request the health insurance provider to send the electronic notification to Heidelberg University.
- **Students who are or were already covered by statutory health insurance in Germany** should contact their statutory health insurance provider and request the health insurance provider to send the electronic notification to Heidelberg University.
- **Students who have got “family insurance” at one of the statutory health insurance provider in Germany,** please submit the above-mentioned documents to your health insurance company and please request the health insurance provider to send the electronic notification to Heidelberg University.
- **Students in the Studienkolleg and German language course:**  
This group is not subject to compulsory student health insurance because they are not enrolled in a subject-related degree programme but in a so-called "pre-subject-related course of study" ("*Vorfachstudium*"). It is possible to change from a private to a statutory health insurance company when you start your degree programme . We recommend this change to all students. The obligation to contact the statutory German health insurance provider with regard to enrolment does not apply. However, it is of course possible to obtain advice there.
- **Doctoral students:**  
Doctoral studies are studies following scientific training and are therefore not subject to compulsory student health insurance according to the legal regulations. However, you have the option of taking out insurance with a private health insurance company in Germany. The obligation to contact the statutory German health insurance provider with regard to enrolment does not apply. However, it is of course possible to obtain advice there.

### **Liability Insurance (*Haftpflichtversicherung*)**

A Liability Insurance (*Haftpflichtversicherung*) is highly recommended. This insurance covers any unintentional damage you may cause (e.g. causing an accident as a bicyclist, etc.). If you already have a similar form of insurance coverage in your home country, it may be valid in Germany as well. For information on coverage in other countries please contact your provider.

For further **information on medical insurance and liability insurance** please contact after your arrival the International Relations Office/Ms. Monzel, E-mail: [monzel@zuv.uni-heidelberg.de](mailto:monzel@zuv.uni-heidelberg.de)

**Some statutory medical insurance providers in Heidelberg (selection):**

Name of insurance provider:	Opening hours:
<p><b>AOK Heidelberg</b>  Friedrich-Ebert-Anlage 27  69117 Heidelberg</p> <p>Phone: 06221/ 91401-3311  Mobile: 0173/ 2133020  Email: <a href="mailto:Markus.Ertelt@bw.aok.de">Markus.Ertelt@bw.aok.de</a>  <a href="http://www.aok.de">www.aok.de</a></p>	<p>Mo – Wed 08:30am - 5 pm  Thu 08:30am – 6pm  Fr 08:30 am – 4pm</p>
<p><b>BARMER</b>  Alte Eppelheimer Str. 8  69115 Heidelberg  Phone: 0800/ 333 004 305 – 108  Mobile: 0151/ 523 765 53  Email: <a href="mailto:christian.goedel@barmer.de">christian.goedel@barmer.de</a>  <a href="http://www.barmer.de">www.barmer.de</a></p>	<p>Mo-Wed: 9 am – 6 pm  Thu: 9 am – 7 pm  Fr: 9 am – 4 pm</p>
<p><b>DAK Heidelberg</b>  Adenauerplatz 6  69115 Heidelberg  Mobile: 0151/ 50494986</p> <p>Phone: 06221 / 718160  Email: <a href="mailto:aron.motschka@dak.de">aron.motschka@dak.de</a>  <a href="https://www.dak.de/dak/health-insurance-in-germany--dak-gesundheit-2388864.html#/">https://www.dak.de/dak/health-insurance-in-germany--dak-gesundheit-2388864.html#/</a></p>	<p>Mo-Wed: 8 am – 4 pm  Thu: 8 am – 5 pm  Fr: 8 am – 1 pm</p>
<p><b>Innungskrankenkasse (IKK)</b>  Kurfürstenanlage 3  69115 Heidelberg  Phone: 06221/53000  <a href="https://www.ikk-classic.de/pk">https://www.ikk-classic.de/pk</a></p>	<p>Mo- Wed: 9 am – 1 pm  Thu: 2 pm – 5 pm</p>
<p><b>Kaufmännische Krankenkasse (KKH-Allianz)</b>  Friedrich-Ebert-Anlage 21  69117 Heidelberg  Phone: 06221/4340590  <a href="https://www.kkh.de/kontakt/servicestellen.ergebnis.69117.50">https://www.kkh.de/kontakt/servicestellen.ergebnis.69117.50</a></p>	<p>Tue: 10 am – 1 pm</p>
<p><b>Techniker Krankenkasse</b>  Friedrich-Ebert-Anlage 1  69117 Heidelberg  Phone: 0151/57891146  Email: <a href="mailto:uni.heidelberg@tk.de">uni.heidelberg@tk.de</a>  <a href="http://www.tk.de/kontakt/tammy.bieth">www.tk.de/kontakt/tammy.bieth</a></p> <p>Im Neuenheimer Feld 370  69120 Heidelberg</p> <p>During Lecture period:  Triplex Mensa at Universitätsplatz</p>	<p>Mo + Tue: 10 am – 4 pm  Wed + Fr: 9 am – 2 pm  Thu: 10 am – 4 pm</p> <p>Mo : 10 am – 3 pm  Tue-Wed 9 am -2 pm  Thu: 10 am – 4 pm  Fr 9 am – 1 pm</p> <p>Thu: 11 am – 2 pm</p>