



## Health / Medical Insurance and Liability Insurance

### Health Insurance

Health insurance for students is compulsory in Germany. Students must be covered by health and nursing care insurance. Student health insurance is generally valid until the student reaches the age of 30. The general contribution for student health insurance and the associated nursing care insurance contribution is set by the Federal Ministry of Health at the same level for all statutory health insurance funds. In the case of health insurance, an individual supplementary contribution rate is added. The monthly contribution for student health insurance in Germany is around €130 - 140 per month (as of winter semester 2024/25).

Students who bring health insurance from their home country, must have it checked and accepted by a German statutory health insurance company. Please note that very few foreign insurance policies are recognised, as they do not meet the requirements for enrolment.

Health insurance for students in the statutory health insurance fund starts at the beginning of the official semester at the earliest (summer semester = 1 April and winter semester = 1 October). We therefore recommend that you take out additional health insurance, (e.g. travel insurance), should you enter Germany before this date to cover the time until regular health insurance starts.

**Newly admitted students must contact a German statutory health insurance fund before enrolment and present their letter of admission from Heidelberg University. It is mandatory that the statutory health insurance company arranges for an electronic notification to be sent to Heidelberg University. (Notification 10 - under the university number H0003588.)**

**When enrolling, you do not need to upload or submit any membership certificate of your health insurance, you only need to name it.**

It is possible to contact a statutory health insurance fund already before entering Germany or after your arrival. In any case, the university requires the electronic notification of the statutory health insurance fund before enrolment. You can find a list of local statutory health insurance funds in Heidelberg below.

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

### **EU (European Union) and EEA (European Economic Area) students and students from countries with social security agreements:**

Students from countries with which the Federal Republic of Germany has a social security agreement are exempt from compulsory student health insurance. This applies **to all countries of the EU**, as well as **the EEA (Iceland, Liechtenstein, Norway)** and **the countries listed below**. The **EHIC** (European Health Insurance Card) or a corresponding **substitute certificate from the statutory health insurance fund in your home country** is a sufficient proof. Sufficient proof of entitlement are the certificates BH 6 (**Bosnia and Herzegovina**), D/RM 111 (**Macedonia**), DE/MNE 111 (**Montenegro**), DE 111 SRB (**Serbia**), A/TN 11 (**Tunisia**) and A/T 11 (**Turkey**), GHIC (**United Kingdom**). The following also applies to you: It is mandatory that the statutory health insurance fund arranges for an electronic notification to be sent to Heidelberg University **prior to enrolment**. Report 10 - under the university number H0003588. **Please contact a German statutory health insurance fund for this purpose.**

### **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.

If you need further information on medical insurance or liability insurance, please contact the International Relations Office/Ms. Kumler, e-mail: [andrea.kumler@zuv.uni-heidelberg.de](mailto:andrea.kumler@zuv.uni-heidelberg.de) after your arrival.

**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  Phone: 0711 76161923  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 8:30 am – 5 pm  Tue + Wed 8:30 am – 1 pm  Thu 8:30 am – 6 pm  Fr 8:30 am – 1 pm</p> <p>Triplex Mensa at Universitätsplatz, 69117 Heidelberg  Mo., 2<sup>nd</sup> Sept. and Tue., 3<sup>rd</sup> Sept., 9 am – 5 pm  Tue., 1<sup>st</sup> Oct. and Mo., 7<sup>th</sup> Oct., 9 am – 5 pm</p>
<p><b>BARMER</b>  Alte Eppelheimer Str. 8  69115 Heidelberg  Mobile: 0160 904 561 49  Email: <a href="mailto:haakon.wendt@barmer.de">haakon.wendt@barmer.de</a>  <a href="http://www.barmer.de">www.barmer.de</a></p>	<p>Mo + Tue 9 am – 5 pm  Wed + Fr 9 am – 1 pm  Thu 9 am – 6 pm</p>
<p><b>DAK Heidelberg</b>  Adenauerplatz 6  69115 Heidelberg  Phone: 0761 156532 1118  Mobile: 0151/ 50494986  Email: <a href="mailto:aron.motschka@dak.de">aron.motschka@dak.de</a>  <a href="https://www.dak.de/dak/international-overview-2236352.html#/">https://www.dak.de/dak/international-overview-2236352.html#/</a></p>	<p>Mo - Wed 8 am – 4 pm  Thu 8 am – 5 pm  Fr 8 am – 1 pm</p>
<p><b>IKK classic</b>  Kurfürstenanlage 3  69115 Heidelberg  Phone: 06221 53000  Mobile: Ms Buch: 0621 300 78 13 424  E-Mail: <a href="mailto:astrid.buch@ikk-classic.de">astrid.buch@ikk-classic.de</a>  <a href="http://www.ikk-classic.de/studenten">www.ikk-classic.de/studenten</a></p>	<p>Mo - Wed 9 am – 1 pm  Thu 2 pm – 5 pm</p>
<p><b>Kaufmännische Krankenkasse (KKH-Allianz)</b>  Mittelbadgasse 5  69117 Heidelberg  Phone Mr Grotti/Ms Stahl: 0160 90 53 30 69  E-Mail: <a href="mailto:benedikt.grotti@kkh.de">benedikt.grotti@kkh.de</a>  <a href="mailto:Tanja.stahl@kkh.de">Tanja.stahl@kkh.de</a>  <a href="https://www.kkh.de">https://www.kkh.de</a></p>	<p>Tue 10 am – 1 pm</p>
<p><b>Techniker Krankenkasse</b>  Friedrich-Ebert-Anlage 1  69117 Heidelberg  Phone: 0800 2858585  Email: <a href="mailto:uni.heidelberg@tk.de">uni.heidelberg@tk.de</a>  „TK for Students“  Mr Faller - Tel: 0404 60 65 10 71 42  and  Im Neuenheimer Feld 370  69120 Heidelberg</p>	<p>Mo + Tue 10 am – 4 pm  Wed + Fr 9 am – 2 pm  Thu 10 am – 4 pm</p> <p>Im Neuenheimer Feld 370, 69120 Heidelberg  Mo 10 am – 3 pm  Tue + Wed 9 am - 2 pm  Thu 10 am – 4 pm  Fr 9 am – 1 pm</p> <p>Triplex Mensa at Universitätsplatz, 69117 Heidelberg  Mo., 2<sup>nd</sup> Sept. and Tue., 3<sup>rd</sup> Sept. from 9 am – 5 pm</p>