



## 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 €150 per month (February 2026).

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 only very few foreign insurance policies are recognised, as they do not meet the requirements for enrolment.

**Start of health insurance:** Health insurance coverage under the statutory health insurance scheme for enrolled students begins on the official start of the semester, i.e., April 1 for the summer semester and October 1 for the winter semester. If you arrive before this date, we recommend that you take out additional health insurance (e.g., travel insurance) for the period between your arrival and the start of your statutory health insurance coverage. Please note that once you have enrolled, your statutory health insurance coverage will begin on the above date, even if you are unable to enter the country in time for the start of the semester due to visa problems. This means that you may have to pay insurance contributions retroactively, even though you have not used any services.

**Newly admitted students must contact a German statutory health insurance provider before enrolment in order to apply for a membership or – if available – have their health insurance from their home country checked. For enrolment, it is mandatory that the statutory health insurance provider initiates an electronic notification to Heidelberg University. (Notification**

**10 - under the university number H0003588.)** Please note that you can contact a statutory health insurance provider already from your home country before you enter Germany. For a list of local statutory health insurance providers in Heidelberg, please refer to the next page.

**During enrolment, no health insurance membership certificate needs to be uploaded or submitted, you only need to name your health insurance company.**

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

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

Students from countries with which 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)**, **Switzerland**, 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. Please submit proof of your private health insurance in Germany to the health insurance company and request that the electronic notification be sent to Heidelberg University.

#### **Students aged 30 and over:**

For this group, compulsory insurance in the statutory student health insurance in Germany ends. Please submit proof of your private health insurance in Germany to the health insurance company and request that the electronic notification be sent to Heidelberg University.

#### **Students who are or were already covered by statutory health insurance in Germany**

Please contact your 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 contact your statutory health insurance provider and 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 and highly recommended to change from a private to a statutory health insurance company when you start your degree programme. There is no obligation to contact the health insurance company with regard to enrolment. However, it is of course possible to seek 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 private health insurance in Germany. There is no obligation to contact the health insurance company with regard to enrolment. However, it is of course possible to seek 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).

## Statutory medical insurance providers in Heidelberg

in alphabetical order without any claim to completeness:

Name of insurance provider:	Opening hours:
<b>AOK Heidelberg</b> Friedrich-Ebert-Anlage 27 69117 Heidelberg Mr. Ertelt Phone: 0711 76161923 Mobile: 0173 2133020 E-Mail: <a href="mailto:Markus.Ertelt@bw.aok.de">Markus.Ertelt@bw.aok.de</a> <a href="http://www.aok.de">www.aok.de</a>	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
<b>BARMER</b> Alte Eppelheimer Str. 8 69115 Heidelberg Mr. Wendt Mobile: 0160 904 561 49 E-Mail: <a href="mailto:haakon.wendt@barmer.de">haakon.wendt@barmer.de</a> <a href="http://www.barmer.de">www.barmer.de</a>	Mo + Tue 9 am – 5 pm Wed + Fr 9 am – 1 pm Thu 9 am – 6 pm
<b>DAK Heidelberg</b> Adenauerplatz 6 69115 Heidelberg Phone: 0761 156532 1118 Mobile: 0151/ 50494986 E-Mail: <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>	Mo - Wed 8 am – 4 pm Thu 8 am – 5 pm Fr 8 am – 1 pm
<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>	Mo - Wed 9 am – 1 pm Thu 2 pm – 5 pm
<b>Kaufmännische Krankenkasse (KKH-Allianz)</b> Mittelbadgasse 5 69117 Heidelberg Phone Mr. Grotti: 0160 90 53 30 69 E-Mail: <a href="mailto:benedikt.grotti@kkh.de">benedikt.grotti@kkh.de</a> <a href="https://www.kkh.de">https://www.kkh.de</a>	Tue 10 am – 1 pm
<b>Techniker Krankenkasse</b> Friedrich-Ebert-Anlage 1 69117 Heidelberg Mr. Faller Phone: 0800 2858585 Email: <a href="mailto:uni.heidelberg@tk.de">uni.heidelberg@tk.de</a> <a href="https://www.landingpage.tk.de/tk-health-insurance-for-students">https://www.landingpage.tk.de/tk-health-insurance-for-students</a> Phone: 040 – 460 65 10 71 42; Mobile: 01 52 07 56 80 35 and Im Neuenheimer Feld 370 69120 Heidelberg	Mo + Tue 10 am – 4 pm Wed + Fr 9 am – 2 pm Thu 10 am – 4 pm  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