



GUIDELINES

HEALTH INSURANCE WHILE STUDYING IN GERMANY

By German law, all students must have proof of health insurance during their studies in Germany. You have to hand in the proof of health insurance to MBS prior to the start of the semester. MBS will not accept the copy of your health insurance policy from your country or the copy of your insurance card. The health insurance has to be verified by a German statutory health insurance. You can then hand in the verification.

WHY DO I NEED HEALTH INSURANCE?

By law each student who wants to enroll at a German university needs proof of health insurance. The insurance has to start with your first day of the semester and end one month after the last enrolled semester (see §5, §186 and §190 Sozialgesetzbuch-SGB). **Without a valid health insurance, you cannot be enrolled.**

HOW DOES THE HEALTH INSURANCE SYSTEM WORK IN GERMANY?

The health insurance system has been perfected in the past years. Each insured person receives a personal health insurance card, which entitles him or her to go to see doctors and go to the hospitals without high additional costs. For further information please read the guide “Welcome to Germany” on our download website. The **International Center** will be in contact with you shortly and send you the link.

I AM AN EXCHANGE STUDENT WHICH HEALTH INSURANCE CAN I BUY?

As an exchange student you will only be in Munich for a short period of time. Exchange Students basically have three options:

- ✓ Statutory Health Insurance
- ✓ ECIC (If you are from Europe you can use your European Health Insurance Card)
- ✓ Private Insurance

Recommendation: Students had very good experiences with Mawista (<https://www.mawista.com/>). It is possible to apply online and pay with a credit card. After a few days the certification is in your e-mail inbox. This



certification is sufficient for visa applications as well as for your stay at Munich Business School. You are however free to choose any other health insurance, as listed below.

CHOOSING A HEALTH INSURANCE

There are two kinds of health insurance in Germany: statutory and private health insurance. Students who are younger than 30 years must have the compulsory health insurance. Statutory health insurance is only allowed in exceptional cases (for further information please contact the statutory health insurance provider). Please note: once you chose to insure yourself privately, you cannot change back to statutory health insurance.

Statutory Health Insurance Providers:

Techniker Krankenkasse, AOK, DAK, Securvita, BKK, and more.

Private Health Insurance Providers:

Pre Approved by MBS : Mawista, Care Concept and Blue Cross

Please note: MBS is working very closely with Techniker Krankenkasse and has a direct contact there, Mrs. Valerie Seile-Henard. Please feel free to contact her directly. She will support you with your health insurance application at Techniker Krankenkasse and will contact MBS directly if she needs any further information from our side.

Contact: <https://www.tk.de/vt/Valerie.Seile-Henard>

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REGULATIONS FOR EU-CITIZENS AND EEA-CITIZENS

- If you are a citizen of an EU/EEA country or Iceland, Lichtenstein, Norway or Switzerland, you can obtain a free **European Health Insurance Card (EHIC)** from your home insurance company. This card entitles you to all necessary statutory health care during your stay in Germany.
- You have to request this card from your health insurance provider in your home country.
If your health insurance provider is not able to issue the EHIC Card on time they have to give you a compensation certificate (e.g. E104) that proves that you have a valid health insurance.
- **Details on EHIC can be found here:** <http://ec.europa.eu/social/main.jsp?catId=559&langId=en>
- **Information on treatments and costs:**
<http://ec.europa.eu/social/main.jsp?catId=1021&langId=en&intPagelId=1738>



REGULATIONS FOR ALL INTERNATIONAL STUDENTS

- The **statutory Health Insurance** offers **student rates**. At the moment the rate is 105,80 € per month (Techniker Krankenkasse, August 2019)

Note: The rate has to be paid every month, as long as you are enrolled at MBS. You will be enrolled from the first day of the semester until you'll present your thesis. This means you still have to pay if you are abroad for one semester, if you are visiting family and friends in your home country because you have holidays, if you are completing an internship abroad, etc.

- In case that you are not able to pay a monthly rate we advise you to contact the health insurance and also talk to us!
- If you don't pay, MBS will receive a note from your health insurance. In that case MBS will contact you and ask you to pay your debt, otherwise we are **legally obliged to deregister you** and you will not be able to finish your studies at MBS.

IS THE STATUTORY HEALTH INSURANCE VALID FOR MY VISA APPLICATION?

- If you enter Germany with a visa, you need a valid health insurance from the moment you get out of the airplane.
- The statutory health insurance is valid from the first day of your studies.
- Example: Fall Semester starts September 1st, your arrival is August 15th – you will need a health insurance that covers August 15th until August 31st that is also accepted by the German Embassies for visa issues.
- If you need a health insurance and cannot use your travel insurance for this purpose you can for example buy a health insurance from MAWISTA (MAWISTA Student) for the remaining time until your semester starts. You can pay with your credit card from abroad and the minimum insurance period is 1 month.

I AM OVER 30 YEARS OLD WHAT DO I HAVE TO DO?

If you are over 30 years old, you are not allowed to get the statutory health insurance at the student rate. Usually the price for health insurance is three or four times higher than the offered student rate. The option for students who start their studies for the first time in Germany and are over 30 is to conclude a private insurance contract.

Private Health Insurance Providers:

Allianz, Hanse-Merkur, Debeka, HUK-Coburg, Barmenia, Mawista, Care Concept, and more.



WHICH HEALTH INSURANCE WILL BE ACCEPTED BY MBS?

MBS does not direct students to take a specific health insurance. Students are free to choose. MBS however has to make sure that students have a valid health insurance. MBS therefore needs proof that you have a valid health insurance. Please note that we will not accept a copy of your health insurance card or a copy of your insurance policy.

MBS will need a verification of a certification that your health insurance (Versicherungsbescheinigung) is valid for the time and purpose of your studies or in case that you have private health insurance that you are freed from statutory the health insurance obligation. Statutory health insurance providers (Techniker Krankenkasse, AOK, DAK) usually issue that form automatically and you only have to hand it in at MBS. If you however want to use the health insurance from your country or a German private health insurance provider, you have to go to a branch of a statutory health insurance provider in order to receive the certification. Please note if you wish to use your health insurance from your home country the insurance policy has to be in German and there is no guarantee that it is going to be accepted for the purpose of studying in Germany.

Another way is to wait until Orientation as **Mrs. Seile- Henard** (MBS contact at Techniker Krankenkasse) **will be present** and then you will have the possibility to either buy your statutory health insurance or get the verification of your health insurance by handing in your health insurance policy in German. This is only the case if you haven't insured yourself through her already. She will also be present once or twice a week at the beginning of the semester. You will be notified about the exact dates on Orientation Day.

If you wish to receive more information we suggest that you get in touch with Mrs. Seile-Henard directly.

WE WISH YOU A HAPPY AND HEALTHY STAY IN GERMANY



SOURCES:

[HTTP://WWW.INTERNATIONALE-STUDIERENDE.DE/EN/PREPARE_YOUR_STUDIES/ENTRY_INTO_GERMANY/HEALTH_INSURANCE/](http://www.internationale-studierende.de/en/prepare_your_studies/entry_into_germany/health_insurance/)

[HTTPS://WWW.DAAD.DE/DEUTSCHLAND/IN-DEUTSCHLAND/REGELN/EN/8839-ORGANISING-HEALTH-INSURANCE/](https://www.daad.de/deutschland/in-deutschland/regeln/en/8839-organising-health-insurance/)