

## Health insurance and liability insurance

### No health insurance? We can only advise against that!

If you do not have health insurance, you have to pay for medical treatment and medication yourself in Germany. Health care in Germany is very good, but also expensive. **We strongly advise you to take out health insurance.**

Cost example for: Dental treatment:  
1,280 € Outpatient surgery: 752 €  
Pregnancy and childbirth: 5,675 € Inpatient  
treatment: 2,020 €

Against that:  
Monthly insurance premium: approx.  
120 €

### Statutory Health Insurance

**In Germany, students at universities are obliged to be insured in the statutory health insurance scheme until they reach the age of 30.**

The insurance contribution for students differs slightly between the statutory German health insurance funds. It is currently (**WS 2024/2025**) approx. 120 € per month, i.e. approx. 720 € per semester. For students, the statutory health insurance only applies from the beginning of the semester, at the earliest from the day of matriculation. The time between entering Germany and matriculation is not covered. We advise you to take out separate insurance for this.

### Private health insurance

Private health insurance differs from statutory health insurance in a number of key aspects. The private health insurance companies do not have agencies in all German cities. The insurance company decides freely about the admission of a person. If there are significant pre-existing conditions, the chances of being accepted into private health insurance are slim.

The insurance premium depends on the age, sex and state of health of the person concerned, as well as the scope of benefits. It is essential to check closely the insurance conditions, which contain special agreements on the reimbursement of costs or on maximum rates for medical fees. In some cases, (dental) doctor's bills must first be paid by yourself and then the bills must be submitted to the insurance company by mail for reimbursement. Notice periods, payment methods and availability in case of illness also vary. Students pursuing a degree in Landshut should make sure that their insurance is compliant with the German Compulsory Insurance Act (§5 SGB with no age limit and no year limit).

## Enrollment

When enrolling, all students (according to SKV-MV §2 BGB I) have to either

- a) present a **membership certificate from a German statutory health insurance fund** for enrolment at the university (certificate that the student is insured there) or
- b) a **notice of exemption from compulsory health insurance** (certificate that he/she is exempt from German statutory health insurance). The certificate is issued by a German statutory health insurance fund (see list at the end of this chapter).

### **Students from the EU and from the ERASMUS program, students from countries with which there is a social security agreement**

Students from countries with an **EHIC (European Health Insurance Card)** or one of the **following proofs of eligibility:**

Certificates BH 6 from Bosnia and Herzegovina, certificate D/RM 111 from 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.

In case of medically necessary treatment, these students present the EHIC or the corresponding proof from the home country (see above) to the attending doctor in Germany. **All preventive examinations and illnesses that are not immediately medically necessary should be discussed in advance with the health insurance company from the home country.**

Health insurance coverage from a country of the European Union is also valid for the time before matriculation. Additional insurance until matriculation is therefore not necessary. The **following applies for enrolment: Students present the EHIC or the proof above from their home country to a statutory health insurance fund in Germany. They will then receive the necessary insurance certificate from the statutory health insurance fund in Germany for enrolment at the university.**

Please note:

When taking up a **part-time job** alongside their studies, these students become liable for health insurance in the German student health insurance scheme.

### **Students who are covered by family health insurance in Germany**

Students whose parents or spouse have statutory health insurance in Germany can, under certain conditions, be insured free of charge up to the age of 25 within the framework of family insurance. In these cases, a corresponding membership certificate must be presented upon enrolment.

### **Students in the Studienkolleg, in the German course, in the Propädeutisches Vorsemerster**

Students in the Studienkolleg, in the German course and in the Propädeutisches Vorsemerster are not subject to compulsory health insurance, because they are not enrolled for a subject-related study but for a **pre-subject-related study**. The statutory health insurance companies are not obliged to accept these students. If it is not possible to take out insurance with a statutory health insurance fund, private health insurance remains an option. With the commencement of the subject studies, a change to the statutory health insurance can take place. The university strongly recommends this change. If you have any further questions, please contact Ms. Monzel (see below).

### **Students who are 30 years or older**

In Germany, the obligation to be insured in the statutory health insurance ends when you reach the age of 30. If you have previous insurance periods with a German statutory health insurance fund, voluntary membership of this statutory health insurance fund is possible. If this is not the case or if you do not wish to do so, you have the option of private health insurance. See also above enrolment b)

## Doctoral candidates

Enrolment for the purpose of doctoral studies constitutes studies after scientific training and therefore does not fall under the favourable student tariff according to the legal regulations. If you have previous insurance periods with a German statutory health insurance fund, voluntary membership of this statutory health insurance fund is possible, but not at the student rate. If there are no pre-insurance periods or if a statutory health insurance is not desired, the possibility of a private health insurance remains.

See also above **matriculation b)**

## Travel health insurance

Travel health insurance policies only include a few benefits. They are only suitable for short stays in Germany, as they do not cover an extensive case of illness, dental treatment or preventive examinations. **For a longer stay of more than 6 months in Germany, such as a study with an academic degree or a doctorate, these insurances are usually unsuitable.**

## Students who would like to be exempted from compulsory insurance

Students who wish to waive their right to be covered by health insurance at the low student rate in Germany have the option of registering up **to three months after the start of compulsory insurance, which is usually the commencement of studies in Germany.**

For this purpose, the student visits a German statutory health insurance company and submits the notification of admission from Landshut University and documents about his/her private health insurance. The health insurance company can then issue the exemption notice required for enrolment. However, please note: **This exemption is valid for the entire duration of your studies in Germany and cannot be revoked.** We therefore advise against it.

See also above **matriculation b)**

## Liability insurance

It is strongly recommended that you take out private liability insurance after arrival at the latest. This insurance covers damages caused to another person, e.g. through carelessness (causing an accident as a cyclist). Please find out whether you have already taken out liability insurance in your home country that is also valid in Germany.

**Some statutory health insurance companies with an office in Landshut: (without claim to completeness)**

Name of health insurance company:	Opening hours:
<p><b>AOK Bavaria branch office Landshut</b></p> <p>Luitpoldstrasse 28 84034 Landshut</p> <p>Sandra Jäger 0871 695-249 E-Mail: la.gesundheit@service.by.aok.de</p> <p><a href="https://www.aok.de/pk/bayern/">https://www.aok.de/pk/bayern/</a></p>	<p>Mo - We: 8.00 - 16.30 Th: 8.00 - 17.30 Fr: 8.00 - 15.00</p>
<p><b>Techniker Krankenkasse (TK)</b></p> <p>Obere Hauptstr. 36 85354 Freising</p> <p>Lea Schwarz Tel: 040 - 460 65 10 41 37 Mobil unter: 0162 - 352 29 07 E-Mail: lea.schwarz@tk.de <a href="https://www.tk.de/">https://www.tk.de/</a></p>	<p>Mo: 9.00 -16.00 We: 9.00 -17.00 Fr: 9.00 -13.00</p>
<p><b>BARMER</b></p> <p>Altstadt 392a 84028 Landshut</p> <p>Jessica Bertermann Tel. +49871/14380508 Mail jessica.bertermann@barmer.de</p> <p>Markus Spickenreither Tel. +49871/14380539 / Whatsapp +49151 18234295 Mail markus.spickenreither@barmer.de <a href="http://www.barmer.de">www.barmer.de</a></p>	<p>Mo - Tue 9.00 - 17.00 Wed 9.00 - 13.00 Thu 9.00 - 18.00 Fr 9.00 - 13.00</p>
<p><b>DAK Health Service Centre Landshut</b></p> <p>Seligenthaler Str. 8 84034 Landshut</p> <p>Tel.: 0871 9746890 <a href="http://www.dak.de">www.dak.de</a></p>	<p>Mo: - We: 8.00 - 16.00 Th: 8.00 - 17.00 Fr: 8.00 - 13.00</p>
<p><b>IKK classic in Landshut</b></p> <p>Am Alten Viehmarkt 5 at the City Center Landshut</p> <p>Phone: 08004551111 <a href="https://www.ikk-classic.de/pk">https://www.ikk-classic.de/pk</a></p>	<p>Mo: 9.00 - 16.00 Tu: 9.00 - 18.00 We: 9.00 - 14.00 Th: 9.00 - 18.00 Fr: 9.00 - 14.00</p>