

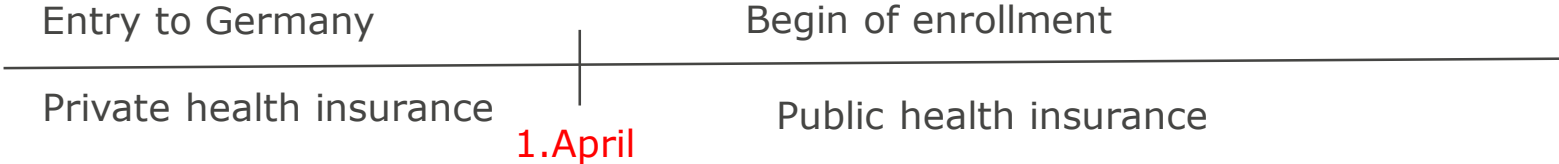


**Health Insurance  
during your studies**

Sebastian Wagner &  
Niklas Kniedel

# Mandatory insurance from 01. April 2024

- In Germany, students under the age of 30 are subject to public health insurance.



- In Germany, students over the age of 30 are not required to have public health insurance.



# Possible insurances during the studies

- **German public health insurance** (TK, Barmer, AOK, DAK, etc.)
- **EU Insurance - EHIC** (European Health Insurance Card)
- **Sufficient private insurance** (Benefits must be the same as public insurance - no travel medical insurance)  
*mainly for students over 30 years*

# Difference - private and public health insurance

Public:



Private:



- If you want to be privately insured, you need an exemption from public health insurance.
- The decision is valid for the whole study - only after the study a change is possible *(a change back is only possible by taking up an employment relationship that is obligated to pay social security contributions)*

# Difference - private and public health insurance

## Public:

- Unlimited insurance cover
- Pre-existing conditions also insured
- Basically everything insured what is medically necessary.
- Sufficient for visa and studies
- No advance payment necessary

## Private:

- Insurance cover partly limited
- Pre-existing conditions often excluded
- Travel insurances or partial private insurances often not sufficient.
- Advance payment for treatments
- often limited in time. An extension is not guaranteed.

# Electronic reporting system

- Please note that **each student must send** an electronic notification to Goethe University in order **to complete the enrollment process**
- The M10 notification replaces the paper form between the university and the health insurance company
- **The M10 confirms your insurance status**
- TK can send the M10 report for you.
- For more information, just ask.

# Public Health Insurance in Germany

Advantages at a glance:

- pre-existing conditions are also insured
- unlimited insurance coverage
- payment of doctor/hospital costs with the insurance card
- Sufficient insurance coverage for visa extension
- Sufficient insurance coverage for studying in Germany
- Insurance coverage also in the EU area.
  
- Contribution: about 120-125 Euro/month

# Office hours at Hörsaalzentrum Campus Westend

## The TK-CampusTeam is here for you

Come and see us at the Hörsaalzentrum  
of Goethe University

### Opening hours

Mon 12:00 pm – 04:00 pm

Tue 08:30 am – 01:00 pm

Wed 12:00 pm – 04:00 pm

Thu 08:30 am – 01:00 pm

Fri by appointment

Further information is available at [tk.de](https://tk.de)

### Campus Consultant:

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**If you have any questions ...**

... I am at your service with pleasure.

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