

DAK-Gesundheit: Your partner for health insurance before you start to study



In Germany, all students have to be health insured, i.e. you need to proof you have a sufficient insurance in order to be able to sign up at a German university. The insurance from your home country is not sufficient (e.g. insurance card or insurance policy; see point 2) and **travel insurances are not accepted**.

Students from countries in the European Union

Students from (EU)/EWR nations, have to send the International Health Insurance Certification (former E111 or E128) or a copy of the EHIC-Card to one of the German social state insurers (e.g. DAK). Your social insurer of your home country should give you a confirmation for matriculation in Germany (in German: "Versicherungsbescheinigung").

Students who are not insured in their home country

You obtain an insurance through a German health insurer of your choice. You can get your German health insurance and confirmation ("Versicherungsbescheinigung") by DAK-Gesundheit right here: <https://www.dak.de/dak/pega-2049828.html?OC=OC88549C251E5E12A6CA3EAD22D9E96797>

Students from countries outside the EU

You have to be insured by a German medical insurance like DAK. Please click here to get your confirmation or contact me! (E-Mail see below): <https://www.dak.de/dak/pega-2049828.html?OC=OC88549C251E5E12A6CA3EAD22D9E96797>

Exemptions

It's not possible for students over (and including) the age of 30 and those who have studied for more than 13 semesters, to be health insured by the DAK or another statutory insurance. Nevertheless all international students have to proof a medical insurance coverage, i.e. they have to be insured by a private insurance company.

How much does a Student insurance cost?

All statutory health insurances offer a student health insurance at attractive rates. At the moment (2020) the monthly insurance contribution amounts **88,30 €**.

Additionally you pay 22,94 € (or 24,82 € for people older than 23 years, without own children) for the statutory nursing care insurance.

When does this policy get effective and for how long is it valid?

Your insurance takes effect from the day you sign up or re-register at a university and stays valid until you are deregistered at your university or you are leaving Germany to travel back to your home country. If you want to stay longer in Germany, your insurance will be effective till your 14th semester or your 30th birthday.

How can I get a proof of the German health insurance?

You can write me an Email.

Any further questions?

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