



## Health Insurance Information

In order to enroll at the HWR Berlin you will need to present **proof of sufficient health insurance**. If there is no social security agreement for your country with Germany, we recommend you to **NOT** purchase private health insurance before you arrive at HWR Berlin, because there is a possibility that this policy will not offer sufficient coverage. You will be able to sign up for a public health insurance policy at our Red Tape Day. However, for your trip to Berlin and for the first days before the official start of the semester (normally April 1<sup>st</sup> for the summer semester or October 1<sup>st</sup> for the winter semester – please confirm this in advance), please take out a travel insurance in your home country.

**Exception:** *If you arrive after the official semester start date, please arrange your health insurance **BEFOREHAND**. Any German public health insurance provider will be happy to help via email with this. Here are a few possible contacts: [Julia.Melchior@barmer.de](mailto:Julia.Melchior@barmer.de), [studentservice@nordost.aok.de](mailto:studentservice@nordost.aok.de) or [franziska.leger@tk.de](mailto:franziska.leger@tk.de)*

### **Private or statutory (public) health insurance?**

You can choose between public and private health insurance providers in Germany. If you are younger than 30 you must be insured by a public health insurance carrier (except in rare exceptional cases). If you are older than 30 you can sign up for a private health insurer in Germany, **but** please be aware that if you do, you will not be able to switch to a public health insurer during your period of study in Germany.

### **Who needs what kind of insurance?**

**In principle, the following applies:** To enroll at a German university, if you are younger than 30 you **MUST** be insured by a public health insurance provider. Most of these insurance providers offer student rates of around €105/month.

### **Exception – Health insurance policies, which are valid in Germany (e.g. EHIC/GHIC card, AT11)**

Germany has signed social security agreements with several countries. The European Health Insurance Card (EHIC) from the EU, Student [GHIC from Britain](#) and the AT11 from Turkey provide sufficient coverage but we need a confirmation of its validity from a German public health insurance provider (see email addresses above). Please send a copy of your insurance to them. The health insurance company will then transmit the information on valid health insurance to us. Without this confirmation from a public health insurance provider, your enrolment will not be finalised!

Please be aware that if you choose to work in Germany, your coverage may be affected; please contact a health insurance provider should you get a job during your studies and ask for advice.

**Exception – If you are privately insured in your home country:** In some cases, private health insurance policies from other countries will be recognized in Germany. You should check this by contacting a German public health insurance provider prior to purchasing any private health insurance. If this is the case, the provider will give you a letter of exemption. This will be transmitted to the HWR Berlin and only then, you can be enrolled at the HWR Berlin (upon arrival).

Please note, however, that many private insurance policies (such as Mawista, Dr. Walter/EDUCARE24 etc.) and ALL travel insurance policies are **NOT** valid for enrollment at a German university, so please make sure to check with a German public health insurance provider prior to taking out any private health insurance

policies. Privately-insured patients must first pay medical costs themselves in Germany and then claim these costs back from the health insurance company in their country of origin.

**Exception – students aged 30+:** If you are over 30, you can no longer make use of the student rates offered by the public health insurance providers. You then have two options: 1) to take out voluntary health insurance cover with a public health insurance provider or 2) take out a private health insurance policy.