



## Health insurance requirements

Having sufficient health insurance coverage (<https://www.daad.de/deutschland/nach-deutschland/bewerbung/en/58221-health-insurance/>) is a prerequisite for enrolment at a German university. A health insurance plan must also be presented in order to obtain a visa or a residence permit from Osnabrück's Foreigner's Office.

You have the following options:

- Either** Proof of insurance with a German public health insurance company (see below)
- or** Proof of insurance with a public health insurance company from the EU in the form of a EHIC (European Health Insurance Card - please contact your insurance provider in your home country)

If you have a EHIC, you must present this to a German public health insurance company. You will then receive a dispensation from the obligation to be insured with a public health insurance company

- or** A dispensation from the obligation to be insured with a public health insurance company.

This means:

If you have taken out health insurance in your home country, a German public health insurance company will check whether or not the health insurance coverage you have obtained in your home country is equivalent to the type and scope of a German public health insurance. If the following applies, the German public health insurance company will issue a letter of dispensation:

- No exclusions of benefits on a larger scale
- No upper limit for the coverage of treatment in case of illness
- Health insurance policy for indefinite period of time

However, these criteria are rarely met by foreign health insurance companies and it is therefore unlikely that a foreign health insurance plan is accepted as an equivalent to German health insurance coverage.

### **For EU students with EHIC: Letter of dispensation**

You will have a chance to present your EHIC to a German public health insurance company (addresses below) during the orientation days prior to the start of the semester. You will then receive a dispensation from the obligation to be insured with a public health insurance company. This document must then be submitted to the Admission's Office at Osnabrück University of Applied Sciences. Only then are you fully enrolled and can receive your student ID card (Campus Card).

### **For students without EHIC: Taking out German public health insurance from your home country**

We recommend that you take out German public health insurance **before you enter Germany**. In order to do so, you get in touch with a health insurance company by email and ask for a registration form. After completing the form you return it to the health insurance company together with a copy of your passport and the admission letter of Osnabrück University of Applied Sciences. You will then receive the proof of health insurance which you can enclose in your visa application. This document must also be submitted to the Admission's Office at Osnabrück University of Applied Sciences after your arrival. Only then are you fully enrolled and can receive your student ID card (Campus Card).

Once you have arrived in Osnabrück you submit your enrolment certificate, rental contract and your IBAN account number to the health insurance company. Only then is your membership activated and you receive a chip card as your insurance certificate. If you need to visit a doctor or the hospital you can present this chip card and the doctor/hospital will bill the health insurance company directly without you having to pay for the medical assistance.

It is also possible to take out German public health insurance during the orientation days at Osnabrück University of Applied Sciences. Since you will also need to submit proof of health insurance upon applying for the visa, we recommend buying the German public health insurance plan before entering Germany. This will prevent you from possibly being doubly insured (meaning having to take out German health insurance in addition to the health insurance from your home country which is usually not accepted in Germany).

### **Duration of the insurance**

The start of a student's health insurance corresponds to the beginning of the semester at Osnabrück University of Applied Sciences, meaning March 1 (summer semester) or September 1 (winter semester) and is continuous. You will have to cancel your health insurance contract by the end of your last semester at Osnabrück University of Applied Sciences.

If you arrive before March 1 or September 1 to participate in the orientation days or Summer and Winter Language School, you must also have sufficient health insurance coverage.

To provide that, German public health insurance companies do offer specific insurance on a daily or weekly basis in cooperation with other insurance companies (see below: Public health insurance in Osnabrück)

### **Cost of the insurance**

Up to the age of 30 you are eligible for a cheaper student rate offered by German public health insurance companies (ca. 105-115 EUR per month). Note: All German public health insurances charge basically the same insurance fee for students.

### **Public health insurance companies in Osnabrück and Lingen**

Amongst others, the following are public insurance companies located in Osnabrück. You also find the addresses of their branches in the city of Lingen.

These insurance companies can issue a proof of insurance before entering Germany (provided, your registration has been completed in full) and offer to check your home insurance plans and issue a certificate of exemption in case of equivalency.

#### **BARMER Osnabrück**

Große Straße 66, 49074 Osnabrück (in Lingen: Waldstr. 27, 49808 Lingen)

Contact: Herr Deniz Kunz

[Deniz.kunz@barmer.de](mailto:Deniz.kunz@barmer.de); Tel. +49 160 90456281 / +49 800333004605204

Student rate during the semester:	up to the age of 22:	106.91 EUR per month
	age 23 to 30:	108.77 EUR per month
Insurance fee for the days before September 1 or March 1:		between 1.07 and 1.45 EUR
		per day depending on duration and rate

[Info video](#) about insurance and first steps in Germany

### **DAK-Gesundheit**

Kollegienwall 3-4, 49074 Osnabrück (in Lingen: Lookenstr. 28, 49808 Lingen)

Contact: Herr Torsten Kasselmann

[torsten.kasselmann@dak.de](mailto:torsten.kasselmann@dak.de); Tel. +49 541 7708991910 / +49 1622535220

Student rate during the semester:	up to the age of 22:	109.89 EUR per month
	age 23 to 30:	111.75 EUR per month
Insurance fee for the days before September 1 or March 1:		between 1.19 and 1.75 EUR
per day depending on duration and rate		

[Info video](#) produced by DAK about insurance in Germany

### **TK – Techniker Krankenkasse**

Jürgensort 10, 49074 Osnabrück (in Lingen: Meppener Straße 143, 49808 Lingen)

Contact: Mr. Roman Hamza

[Roman.Hamza@tk.de](mailto:Roman.Hamza@tk.de); Tel. +49 40 46 06 51 11-252

Student rate during the semester:	up to the age of 22:	103.94 EUR per month
	age 23 to 30:	105.80 EUR per month
Insurance fee for the days before September 1 or March 1:		free of charge

The vast majority of all health insurance benefits are determined by law and identical in all German health insurance companies. Price differences are due to additional benefits and services that vary from one health insurance company to another.

The insurance for those days prior to semester start (before March 1 or September 1) is a service offered by the health insurance companies in cooperation with other insurance providers. This insurance is an offer outside of the public health insurance plan.

To avoid double-registration and double fees, please only sign/confirm your registration with **one** insurance company!

### **Accident insurance**

All students enrolled at Osnabrück University of Applied Sciences are insured against accidents by the Federal State of Lower Saxony. This accident insurance only applies to personal injuries occurring in connection with the course of studies. Accidents during, for example, free time activities are not insured.

### **Health dictionary**

You can find more information and all important vocabulary related to health and health insurance in the health dictionary: <https://www.studentenwerke.de/de/content/erste-hilfe-illustriertes>