Health insurance in Germany –
Information for international doctoral candidates

The following information has been compiled by the Graduate Academy and is provided without any obligation or legal warranty. Information as of January 2013.

As a doctoral candidate, you have to choose your health care provider yourself. This leaflet provides general information on the health care system in Germany and the insurance status of doctoral candidates.

We wish you a pleasant and healthy stay in Germany.

1. Health care in Germany

In Germany, one can be either be insured in one of the statutory health insurance schemes or have a private health insurance depending on one’s status and income. If you are scholarship holder, you have the choice.

Not only premiums and benefits depend on whether you are statutorily or privately insured, the whole procedure when you need medical treatment, is different. Please consider your decision for one or the other carefully in advance since changing back from a private to a statutory insurer can be difficult. Check the opportunities for changing insurance.

1.1. Statutory health insurance schemes

In statutory health insurance schemes premiums are set by the German government and depend on your status as a doctoral candidate (employee or scholarship holder) and on your income. All necessary hospital and non-hospital treatments (except dentures) will be covered. You will receive an insurance card which is to be presented to doctors or the hospital. You have free choice among approved doctors. You must partially pay for medicine (5,-EUR per reception), remedies and glasses (payments may vary). In case of hospital stays you have to pay a fee of 10,-EUR per day. Apart from these small extra payments you will not have any costs. You will not receive bills from doctors or hospitals since those will be sent directly to your insurance scheme. There is the opportunity to include children and spouses without any income in your health insurance scheme without any extra payments.

1.2. Private health insurance in Germany

Private insurance companies set premiums themselves. Premiums depend on the risk to develop health disorders (i.e. age, health condition). Certain illnesses (i.e. chronic illnesses, pregnancy) might be excluded, so please check your health care contract carefully. For young and healthy persons premiums of private insurers are often cheaper than statutory health insurance.

You will usually not receive an insurance card. Just tell the doctor of your choice that you are privately insured. You will than receive a bill which you have to pay in advance and then present to your insurance company to get the money back. For hospital stays you will usually
not receive a bill. Tell the hospital the name of your insurance company so that they can send the bill directly. Benefits differ from company to company. Extra payments for medicine, remedies, dental treatment etc. may also vary. So check your health care contract carefully. Make sure that hospital treatment is fully covered. In private health insurance schemes, children and spouses have to pay their own premiums.

2. Health insurance status of doctoral candidates

Depending on your status the legal situation may be different:

2.1 University research staff

University staff members are obligatory insured in statutory health insurance schemes as employees.

2.2. Enrolled doctoral candidates who are not employees (financed through scholarship or otherwise)

Doctoral candidates financed through a scholarship or otherwise can join a statutory health insurance scheme as voluntary members or take out private health cover.

Note: For enrolment, doctoral candidates must submit a health insurance certification (Versicherungsbescheinigung on the official form (Appendix 1 of the Studentenkrankenversicherungs-Meldeverordnung of 27. March 1996 http://www.gesetze-im-internet.de/skv-mv/BJNR056800996.html). This certification confirms whether the doctoral candidate is statutorily insured or not. It can be signed by every statutory health insurance scheme.

2.3. Family cover

For doctoral candidates with no or only minor taxable income free family cover may be possible through their spouse (if the spouse has a taxable income).

You may still ask: “So, where do I have to go to get a proper health insurance?” Since we cannot officially recommend certain insurance companies, please ask the Graduate Academy or the coordinator of your structured doctoral programme for further personal advice.