

Health Insurance

Date of your arrival in Heidelberg

Anyone who wants to enrol at a German university must have either a German statutory health insurance or a waiver from a German statutory health insurance that confirms that the student has a suitable private insurance with sufficient coverage.

Examples of German health insurance providers

- Techniker Krankenkasse (TK)
- Barmer
- Allgemeine Ortskrankenkassen (AOK)
- DAK-Gesundheit (DAK)

For students from EU countries or countries with an agreement with the EU

- You are not required to have German health insurance, but you need a waiver notification that confirms that you have an existing EHIC insurance.
- You can contact AOK at Markus.Ertelt@bw.aok.de or any other German statutory health insurance (Barmer, TK, DAK) to get the required waiver notification. Make sure to provide your European Health Insurance (EHIC) details.
- SRH University needs to be notified by a German Health Insurance that you are covered. The notification has to be received electronically through a so called ESMV transmission, which is a encrypted data transmission of your insurance status.

This is a mandatory requirement!

For students from non-EU countries

- You are required to have German health insurance or a waiver from a German statutory health insurance that confirms that the student has a suitable private insurance with sufficient coverage.
- Most blocked account providers also provide packages in which you can have health insurance included.

If you opt for such a package including a private insurance, please contact AOK via Markus.Ertelt@bw.aok.de or any other German statutory health insurance (Barmer, TK, DAK etc.) to get the required waiver notification. If you opt for such a package including a statutory insurance, please contact that insurance to send the required M10 notification.

- In case you do not have a health insurance organized, you can also contact AOK Markus.Ertelt@bw.aok.de or any other Germany statutory health insurance provider (Barmer, TK, DAK) to get your health insurance from them.
- Confirmation of health insurance coverage has to be transmitted by your respective German health insurance provider to SRH University electronically via "Meldung 10" (M10 form)

Please be aware that the "Meldung 10" confirmation can take up to 3 working days to be received by SRH University. It is vital to get this done as soon as possible.

**Average price per month:
120 - 150 EUR**

German health insurance providers

- Techniker Krankenkasse (TK)
- Allgemeine Ortskrankenkassen (AOK)
- Barmer
- DAK-Gesundheit (DAK)

**Do you have statutory
German health insurance?**

← **Yes** — **No** →

Contact your German health insurance provider requesting that they send an 'M10' to SRH University (H0001444)

**Do you have an EHIC
card? (possible for
EU citizens only)**

Contact a German health insurance provider. Make sure to provide them with your EHIC details and request they send a waiver notification ('M10') to SRH University (H0001444)

← **Yes** — **No** →

**Do you have
private health
insurance?**

Request that the German health insurance provider you're in contact with send an ('M10') to SRH University (H0001444)

← **Valid** →

Contact a German health insurance provider and request that they check the validity of your private health insurance details.

← **Yes** →

You need German statutory health insurance. Contact a German health insurance provider to set up your health insurance needed for your studies. Once completed, request your health insurance provider send an ('M10') to SRH University (H0001444)




← **Not Valid** →

← **No** →

Contact:

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www.srh-international-college.de

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