HOCHSCHULE OSNABRÜCK
UNIVERSITY OF APPLIED SCIENCES

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 (or Lingen's) Foreigner's Office.

You have the following options:

Either Insurance with a German public health insurance company (examples of possible health insurance companies: see last page)

or EHIC (European Health Insurance Card)

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 is equivalent to the type and scope of a German public health insurance. The German public health insurance company will only issue a letter of dispensation if your policy meet the following requirements
- 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, in our experience, foreign health insurance rarely meets these criteria, and a foreign health insurance plan is therefore unlikely to be accepted as equivalent to German health insurance coverage.

For EU students with EHIC:
Students who have a European Health Insurance Card (EHIC) need to have their EHIC checked by a German health insurance company. The health insurance company can then send the digital notification to our university. You can do this here in Osnabrück by visiting one of the local branches or you can do this from abroad by using an online form as is provided by Techniker Krankenkasse for example: Confirmation of insurance for enrollment at university
Important: The validity of the EHIC must cover the entire period of stay. There are no additional costs for the student.

For students without EHIC: Taking out German public health insurance:
Please take out German public health insurance **before you enter Germany**. In order to do so, you get in touch with a health insurance company 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 a preliminary proof of health insurance which you can enclose in your visa application.

As soon as you know your address in Osnabrück, forward it to the health insurance company. The health insurance company will inform you which further documents (e.g. IBAN-No. of the German account for the payment of the health insurance contributions, confirmation of address registration from the city of Osnabrück) have to be submitted. Once your membership is activated, you will receive a chip card as an insurance ID. If you need to see a doctor or go to the hospital, present this chip card and you will not have to pay for the treatment yourself.

The German health insurance company transmits your insurance status digitally to Osnabrück University of Applied Sciences. This notification is a prerequisite for enrollment at the university. In order for the university to be able to assign the digital notification to your person, please make sure that the **spelling of your name (also with regard to special characters) is identical in your Mobility Online application and in your application for health insurance.** Also make sure that you inform the health insurance company that you will be studying at Hochschule Osnabrück (not at Universität Osnabrück).

We strongly advise you to take out insurance with a German public health insurance company well in advance of your arrival in Germany. Please only enter Germany with insurance from your home country if it has been verified by a German health insurance company and recognized as equivalent. This is rarely the case.

Important: Make sure to forward your address/confirmation of registration and IBAN/bank account info to the health insurance - otherwise you may face the cancellation of your health insurance and consequently exmatriculation (losing your student status at Osnabrück University of Applied Sciences)!

Service providers for international students for blocked account and health insurance
Fintiba and Expatrio are examples for companies through which international students can obtain a blocked account (expatrio also offers a free debit account together with the blocked account) and student health insurance. Through them, you will receive the proof of funding and health insurance required for the visa application. The companies work together with German public health insurers. These health insurance companies digitally notify the university that you are insured there.

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 last page: 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. The vast majority of all health insurance benefits are determined by law and identical in all German health insurance companies.

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.

Public health insurance companies in Osnabrück and Lingen

Amongst others, the following are public insurance companies located in Osnabrück and 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.

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

BARMER Osnabrück
Große Straße 66, 49074 Osnabrück (in Lingen: Waldstr. 27, 49808 Lingen)
Contact: Herr Deniz Kunz, Deniz.kunz@barmer.de ;Tel. +49 160 90456281 / +49 800333004605204
Info video produced by BARMER about insurance and first steps in Germany

DAK-Gesundheit
Kollegienwall 3-4, 49074 Osnabrück (in Lingen: Lookenstr. 28, 49808 Lingen)
Contact: Herr Yannick Rohrmann, yannick.rohrmann@dak.de; Tel. +4940325325536 / +49173 2002298 (English speaking Team - Mon–Thu 8 a.m.–4 p.m., Fri 8 a.m.–1 p.m.)

DAK cooperates with fintiba (see above: Service providers for blocked account and health insurance)

pronovaBKK

Möserstr. 7, 49074 Osnabrück
Kontakt: Joerg.Magenreuter@pronovabkk.de ; Tel. +49 5401 33902-2819 or : +49 441 925138-4951 (for English speaking team)

TK – Techniker Krankenkasse
Jürgensort 10, 49074 Osnabrück (in Lingen: Meppener Straße 143, 49808 Lingen)
Contact: Herr Michael Kraut
michael.kraut@tk.de, Tel. +49 160 9013 67 03
TK cooperates with Expatrio, (see above: Service providers for blocked account and health insurance)

➔ **TK also offers regular info sessions on health insurance in Germany for international students. To register for these info sessions please click here**