



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, foreign health insurance companies rarely meet these criteria 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.

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. 100 EUR per month). Note: All German public health insurances charge approximately the same insurance fee for students.

Accident insurance

The Federal State of Lower Saxony insures all students enrolled at Osnabrück University of Applied Sciences, against accidents. 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>