

Information on enrolment regarding health insurance

1 Why this is important

All students, i.e. all persons with student status, are required to have their health insurance cover verified upon enrolment (exceptions: preparatory German language course, VSI-MINT, registered individuals of all types (registered doctoral students) and non-enrolled students (*Gasthörer*)). This applies to all forms of health insurance cover:

- Statutory health insurance
- Private health insurance (with health insurance subsidies for civil servants (*Beihilfe*) if applicable)
- Statutory health insurance cover in a country other than Germany

Before enrolling, every student must first contact a German statutory health insurance provider (*gesetzliche Krankenversicherung, GKV*).

2 Assessment of status and transmission of confirmation to the university

2.1 Assessment and certification

The verification and assessment of students' health insurance status is the responsibility of the German statutory health insurance providers. In accordance with Book V of the German Social Welfare Code (SGB V), these are the entities that inform the (state) higher education institutions of the status of the person making the request (student or prospective student) via an electronic data exchange service. There are two possible statuses that can be recorded in the applicant portals:

- Insured
- Not insured

2.2 Report for the universities

Let's look at the procedure for a prospective student:

Option 1: Insured with a German statutory health insurance provider

Example: Monika Müller has just obtained her higher education entry qualification and wishes to study at Saarland University. She is insured with a statutory health insurance provider, for example through family health insurance cover. After receiving study counselling and deciding which study programme she wishes to apply for, she must contact her health insurance provider and ask them to transmit her health insurance status to Saarland University for the purpose of enrolment.

The health insurance provider then generates an electronic report which is transmitted via a central institution (the *ITSG – Informationstechnische Servicestelle der gesetzlichen Krankenver-*

versicherung GmbH) to the respective higher education institution (in this case Saarland University). Depending on how the health insurance provider handles the procedure, Ms. Müller may receive a confirmation letter as a hard copy or PDF.

Saarland University, in turn, receives this confirmation of health insurance from the central institution via a 'mailbox procedure' – similar to an e-mail box – and assigns it to the enrolment case recorded in the IT system as proof of health insurance status so that enrolment can be carried out (provided all other conditions are met).

After completion of enrolment, the university generates an electronic report, which in turn is forwarded to the respective health insurance provider via the central institution. This completes the health insurance data exchange process for the purpose of enrolment.

Please note:

- a) Applicants must inform the health insurance provider of the correct university (in the case of parallel enrolments see b)). Only if the health insurance provider specifies 'Universität des Saarlandes in Saarbrücken' (Saarland University in Saarbrücken) as the university in the electronic record can this electronic record be received by Saarland University.
- b) Applicants can also specify multiple universities to the health insurance provider at the same time. This is particularly relevant for short-notice changes to decisions and is also important when enrolling at more than one university to ensure that all of the universities receive the electronic records from the health insurance provider.
- c) If you are taking a preparatory German language course or you are in the VSI MINT programme, you are not regarded as studying (under social law) by the statutory health insurance providers. The described data exchange therefore does not take place for enrolments in the preparatory German language course or VSI MINT. Even if data records are received from the health insurance provider for such initial enrolment decisions, no electronic record is exchanged with the health insurance provider to confirm enrolment. However, this also means that if you switch from a preparatory German language course or VSI MINT to a degree programme, this constitutes enrolment (under social law) and an electronic record from a health insurance provider is then required.
- d) Students with German citizenship who have reached the age of 30 at the time of application do not require proof of health insurance cover.

Option 2: Not insured with a German statutory health insurance provider

If students are not insured by a German statutory health insurance provider during their studies, a German statutory health insurance provider must nevertheless send an electronic record ('Datensatz', as described above) to the university. In this case, one of the following scenarios applies:

1. Student would like to/must be insured with a private health insurance provider during their studies:
Applicant submits proof of private insurance cover to a German statutory health insurance provider.

The latter determines whether an application for exemption must be submitted or whether the person is already exempt from insurance or is not subject to compulsory insurance. The application for exemption is submitted directly to the same German statutory health insurance provider. After the health insurance status has been clarified with the German statutory health insurance provider, the latter sends an electronic record to the university. No additional insurance contributions are payable to the German statutory health insurance provider.

2. Student is insured with a statutory health insurance provider in another member state of the European Union or the European Economic Area and have a European Health Insurance Card (EHIC):

The EHIC must be submitted to a German statutory health insurance provider so it can send the electronic record to the university. Here, too, no additional insurance contributions are payable to the German statutory health insurance provider.

In the case of a bilateral agreement (e.g. former Yugoslavia, Turkey, etc.), a German statutory health insurance provider must likewise provide an electronic record.

3. Student is employed in a German civil service position in Germany at the start of enrolment: The student must contact a German statutory health insurance provider and provide proof of civil servant status and, if applicable, proof of their insurance status. The German statutory health insurance provider will send the electronic record to the university. (For dependants of civil servants 1. above applies)

4. As a direct employee of an institution of the European Union, the applicant is covered by the health insurance system of the European Union:

The student must contact a German statutory health insurance provider and submit a certificate of existing membership in the health insurance system of the European Union to the German statutory health insurance provider. The German statutory health insurance provider will send an electronic record to the university. No additional insurance contributions are payable to the German statutory health insurance provider.

5. Students with foreign citizenship who have reached the age of 30 require a certificate from a German statutory health insurance provider confirming their 'insured' or 'not insured' status.

For all of the above scenarios, the following applies: If the applicant has never been insured with a German statutory health insurance provider, they are free to choose which German statutory health insurance provider to contact (<https://www.gkv-spitzenverband.de>). If the applicant was previously insured with a German statutory health insurance provider, they should contact this health insurance provider (or its legal successor).

Admissions Office of Saarland University

Information last updated January 2024 / This document is not continuously updated.