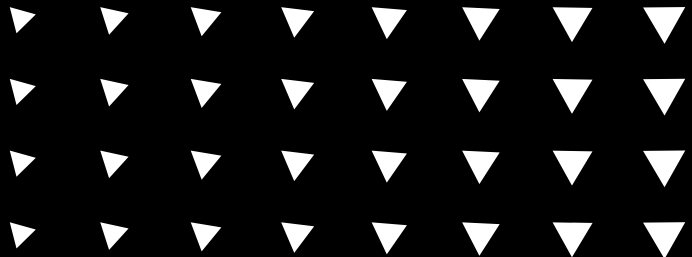




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Health insurance requirements

**Health legal information
for studying in Germany**



Health insurance

Health insurance is a legal requirement for all residents in Germany, including students. Some students will automatically be insured under their family's policy (generally those under 26 years old of German nationality/residence), or via Europe's European Health Insurance Card (EHIC) scheme.

If your nationality is non-European, it is likely you will need a health insurance policy covering the duration of your studies/stay in Germany.

It is illegal to not have health insurance coverage, and for non-EU students this can constitute a violation of your visa requirements. Thus, once you receive an acceptance letter, contact a health insurance provider immediately and get yourself insured.

If we do not receive notification about your health insurance status, your enrolment cannot be finalised, and we cannot provide you with your enrolment documents.

Some important information:

Students who are currently insured in a European country are exempt from the insurance obligation as a rule. Contact a German public health insurance provider to have the exemption confirmed.

- Travel health insurance does not provide sufficient coverage for studies in Germany. Therefore, do not take out travel health insurance for the duration of your stay.
- Please make sure that your health insurance covers all health risks, as high treatment costs apply, which you have to bear if not covered by your insurance.
- International students who can take out valid insurance only once they are in Germany can notify us accordingly after they arrive.
- If you need proof of health insurance to apply for a visa, you can take out a provisional policy to cover the first 3 months of your stay. Once you arrive in Germany, you then take out health insurance for the duration of your studies.
- Study in Germany have additional useful information about health insurance for international students, which you can access [here](#).
- Any type of health insurance that is not provided by a German public health insurance provider must be reviewed by a public health provider. If your health insurance policy provides sufficient coverage for the duration of your studies in Germany, any German public health provider can notify us of your exemption from the public health insurance obligation.



General health insurance Information

Depending on the country you are coming from, your age, your existing health insurance policies in your home country and/or what your home health insurance covers while you are studying internationally, the options available to you may be variable. Therefore, when looking for private health insurance, make sure that your policy will cover you as a student studying at BIMM Institute Berlin in Germany.

We recommend that you spend some time researching the best options for you, looking at both your home insurance policies, and the cover that can be bought in Germany and evaluating what works best.

We also have a cooperation with a German health insurance company called Techniker Krankenkasse (TK). All students at BIMM Institute are eligible for cover under TK Health Insurance.

Health insurance with TK Insurance

TK (Techniker Krankenkasse) is a German public health insurance company which offers, in addition to comprehensive medical services, a Welcome to Germany Service, which supports foreign students with an English-speaking team during their arrival in Germany.

BIMM Institute students pay the same fees as students at state-recognised universities. Therefore, if you take out health insurance with TK, you can be reassured that you are receiving comprehensive coverage at a fair price. Current information for students, including monthly fees, can be accessed on [TK's website](#).

To arrange coverage with TK, please get in touch with our advisor at TK directly:



Berlin: Gunnar Loewenberg
gunnar.loewenberg@tk.de

Hamburg: Patricia Fuge
+49 151 62448166
patricia.fuge@tk.de

If you require further support in registering, please contact Student Services via studentsupportberlin@bimm-institute.de or studentsupporthamburg@bimm-institute.de

Proof of health insurance at enrolment

Students with European health insurance:

All students who have a European Health Insurance Card (EHIC) must contact Techniker Krankenkasse for a document which proves that your European health insurance is valid in Germany. This doesn't mean that you will be insured by the TK.

This will only confirm your EHIC's validity, which is required if you are planning to live in Germany for a long period of time. There will not be any extra costs for receiving this document.

Please get in touch with our contact persons at TK as listed above by email to validate your EHIC and provide proof of validity document. When doing so, please use '**BIMM student-Health Insurance**' as subject line of your email.

Once your EHIC's validity has been approved by TK, please hand a copy of the document to BIMM Institute's Reception.

Students with German health insurance:

Please contact your health insurance provider and ask for a *Versicherungsbescheinigung*, which would prove that you are insured by your health insurer. Once you have received the *Versicherungsbescheinigung*, please hand a copy in to BIMM Institute's Reception.

Students with other types of health insurance:

Please contact your health insurance provider and ask for a letter for your university that confirms that you are insured by that company. We do not accept letters with the statement showing how much money you paid. We require a letter saying that you are insured with the start date and finish date of your policy. And please give us the document at the reception once you received it.

Any questions, do not hesitate to contact us: studentsupportberlin@bimm-institute.de or studentsupporthamburg@bimm-institute.de

How to find a GP (Hausarzt)

In Germany, you can simply make an appointment with the nearest GP to your place. To find a GP or any other specialist, you can use these links:

- <https://www.jameda.de/arztsuche>
- <https://www.doctolib.de/>





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If you have any further questions, please don't
hesitate to contact our Student Services Team.

Tel +49 (0) 30 311 99 186 (Berlin)
+49 (0)40 874 09 632 (Hamburg)

Email admissions@bimm-institute.de

