



If you want to study in Germany, you will need an unlimited health insurance in accordance with German legal standards

This is a **step-by-step guide** how to go about making sure you are covered with regard to health insurance.



1. What to do when you are registering for your exchange semester in our online portal:

a) If you have a Public Health Insurance Plan from one of these countries:

Member states of the European Union, Bosnia-Herzegovina, Iceland, Liechtenstein, Morocco, Macedonia, Montenegro, Norway, Switzerland, Serbia, Tunisia, Turkey.

Please upload a scan of your health insurance card (e.g. EHIC / AT11 / GHIC etc.); Your insurance needs to be at least valid upon upload.

For Turkish Incomings:

If you do not get an AT11, please upload a word document with a sentence such as:

"I guarantee that I will get a health insurance according to German legal standards upon my enrolment at HWR Berlin and will contact a German Health Insurance Representative to confirm the validity of my health insurance status" (your name, your signature and the date).

b) If a) does not apply to you: You do not need to upload anything when registering.

BUT: check with your health insurance provider whether your health insurance policy in your home country covers your stay as a student in Germany. Furthermore, check whether your insurance is in accordance with German legal standards. **Otherwise we recommend you to take out German Public Health Insurance.**

2. Shortly before arrival in Germany, latest when you are enrolled at HWR Berlin (March for Summer Semester / September for Winter Semester!):

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Health Insurance Information

If you take out German Public Health Insurance, a confirmation will be sent to HWR Berlin automatically. **All other incoming students need a confirmation from a German Public Health Insurance Provider that their insurance is according to German legal provisions.**

For this confirmation, **you need to send your EHIC/ GHIC/ AT11/Health Insurance Policy to a German health insurance company of your choice** or one of the contacts listed below. They will check the Policy for accordance with German legal provisions and will

- (1) Either send a confirmation directly to HWR Berlin or
- (2) Inform you that you need to take out a German Health Insurance Plan because your home insurance falls short of the German legal provisions. Once you have bought this Plan, the Health Insurance Provider has to send a confirmation of insurance to HWR Berlin.

Possible contacts for validation of your insurance:

AOK:	Jessica Gohr	0800 265080-26481 studentservice@nord-ost.aok.de
BARMER:	Julia Melchior	0800 333004 101-241 julia.melchior@barmer.de
TK:	Katrin Wloch	040 - 460 65 10 37 21 katrin.wloch@tk.de (for EHIC card-holders see tk.de/en/EHIC)

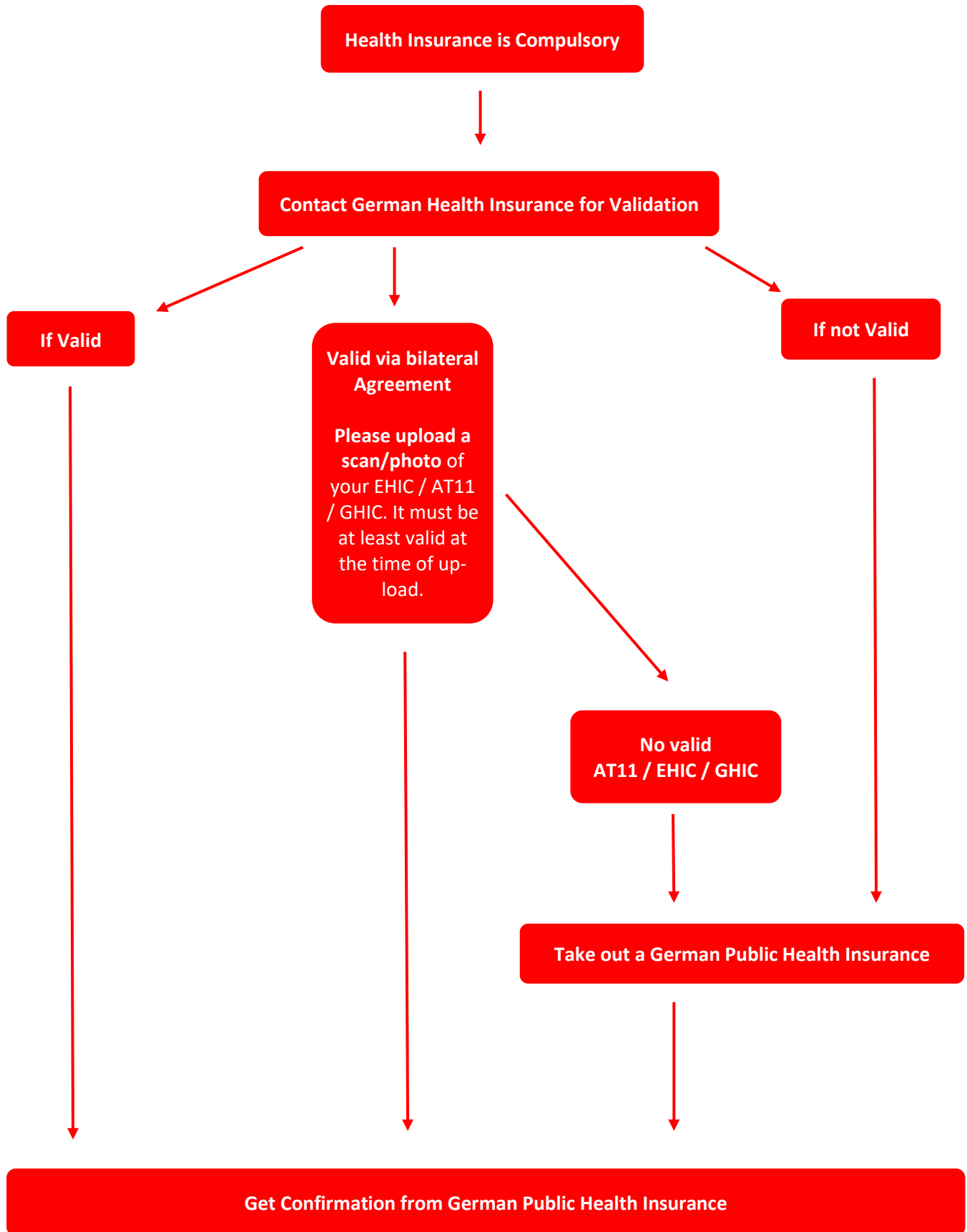
Exception – students aged 30+ can no longer make use of the student rates offered by the public health insurance providers. You then have two options: 1) to take out a so called "voluntary health insurance cover" with a German public health insurance provider or 2) take out a private health insurance policy. In the latter case, the health insurance police needs to be validated as described above.

Please note, however, that many private insurance policies (such as Mawista, Dr. Walter/EDUCARE24 etc.) and ALL travel insurance policies are NOT valid for enrolment at a German university.

Privately insured patients must first pay medical costs themselves in Germany and then claim these costs back from the health insurance company in their country of origin.

3. Finalized enrolment:

Once the HWR has received the **confirmation of the German Public Health Insurance provider**, your enrolment is finalized (given you paid the semester fee).



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