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Introduction

Going to university marks your entry into a completely new stage of life. Apart from the academic education that will provide you with a promising future, this also includes taking on more responsibilities and challenges in everyday life. Many students are confronted with various problems during their studies, which can also be described as social issues. There are more or less simple answers to many of these questions. The following content is intended to give you an overview of the various problems and help you to solve social questions in the best possible way. In the following, you will find all-round information on health insurance and the associated regulations in Germany, the legal conditions of part-time employment as a student, questions about living as a student and much more. It is important to note, however, that many of the issues that arise as a student may seem complicated at first, but on closer reflection they are not.

Health Insurance

Health insurance in Germany is clearly regulated for students and has one or two particular complications. This chapter offers you an overview of the most important aspects to consider. Basically, it is a good idea to talk to your parents and your insurance agent before you start your studies to get an overview of your personal insurance options.



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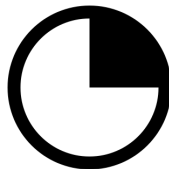
Starting point: When you enrol at a state or state-recognised higher education institution, you become legally obligated to take the necessary insurance as a student.

If you are insured with a private health insurance company before you start your studies, you can cancel the insurance contract at the beginning of your studies.

Compulsory insurance as a student begins with the semester (universities: 1 April/1 October; universities of applied sciences: 1 March/1 September).



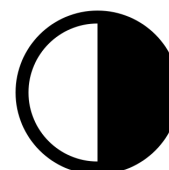
Exception to obligatory insurance: You are not subject to this obligation if you are studying at a private, non-state-recognised higher education institution, attending a preparatory language course or are a guest student or doctoral student. You are also subject to compulsory insurance during a semester of leave.



Right to choose a health insurance company: Students can decide for themselves which state health insurance company they want to become a member of. They can choose between the AOK or a substitute health insurance fund in their place of residence or study. The right to choose must be declared by the insured person himself/herself to the health insurance fund he/she has chosen. The health insurance fund cannot refuse the membership of a person entitled to vote.



Exemption from compulsory insurance: According to § 8 Para. 1 No. 5 SGB V, students can in principle be exempted from compulsory insurance. The application for exemption must be submitted within three months of the start of compulsory insurance to the health insurance fund with which one was last self-insured or family-insured. The exemption cannot be revoked for the duration of the studies.



Student health insurance: As a rule, students are subject to compulsory health and long-term healthcare insurance. If family insurance is no longer possible, the student health insurance rate usually applies. Students who cannot or no longer have family insurance can take out their own public health insurance at a relatively LOW contribution rate.



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Further notes:



Public health insurance: Students receive the same benefits as all other members of the public health insurance. The only exception is the lack of entitlement to sickness benefit. The care must be sufficient, appropriate and economical according to legal requirements. In the public health insurance, spouses and children without their own income can be "co-insured" free of charge.

Private health insurance: Private health insurance companies calculate their premiums independently of income. Instead, the premiums depend on the benefits of the tariff, the age at entry and the state of health at the time the contract is concluded. Further advantages are the free choice of doctor and hospital and the freedom of therapy for doctors. This means that medical innovations often benefit private patients sooner.

It can be adapted to one's own wishes. Everything is possible, from a basic cover to a much higher level of protection.



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DIE INHALTE DIESER BROSCHÜRE SOWIE DIE DAMIT
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INFORMATIONEN WURDEN AUF DEN VOM BMBF GEFÖRDERTEN
MASSNAHMEN
HERAUSFORDERUNGEN CHRONISCH KRANKER STUDENTEN (2020) UND
HERAUSFORDERUNGEN CHRONISCH KRANKE UND BEHINDERTE
STUDENTEN (06.22)
ERARBEITET UND DISKUTIERT. DER AKTUELLE STAND DER INHALTE
BEZIEHT SICH HIERBEI AUF DAS DATUM DER MASSNAHMEN.

Die Angaben dieses Informationsmaterials wurden sorgfältig geprüft.

Garantie für die Korrektheit der Angaben besteht nicht.

Students for Students is a Projekt of RCDS (Ring Christlich-Demokratischer Studenten)
and of RCDS education and social Institution.

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