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Healthcare and Health Insurance

in the pharmacy

Living in a foreign country, knowing that your health and well-being are supported and that you will be looked after as an international student is important. The information on this page gives you a quick insight into the healthcare system in Germany, your insurance coverage, how to make a doctor's appointment, where to get medications and whom to contact in an emergency.

Important to know: In Germany, every person must have health insurance. International students have to prove equivalent health insurance coverage that meets German health insurance standards either by the time they register or, depending on the country of origin, by the time they apply for a visa. It is best to clarify your health insurance situation as soon as possible.

Healthcare System

Health insurance during your studies in Germany

The DAAD insurance: Is it suitable for me?

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Healthcare System

The German healthcare system has a well-deserved reputation for offering equal treatment and easy access at moderate costs. You will find a large network of well-trained and skilled medical doctors, as well as modern treatment and support. There are also numerous pharmacies (in German: Apotheke) that can help you when you need medicines. There might be differences from your home country as to which medications are over the counter and which are prescription only, but pharmacists and doctors will be happy to help you with any questions.

Health insurance during your studies in Germany

As mentioned before: Every person in Germany is required to have health insurance – and so are you! This applies not only to international students, but also if you participate in a preparatory course or a Studienkolleg.

There are two types of health insurance: private and statutory (in German: private und gesetzliche Krankenversicherung). Generally, private health insurance plans offer more benefits, but they are significantly more expensive and require advance payments. For this reason, most people are covered by statutory health insurance. Statutory health insurance providers are required to offer a basic plan which includes most doctor's visits, a broad selection of medicines and, e.g., ER visits, ambulance rides and hospital stays. This basic coverage is always unchanged, no matter which statutory health insurance you choose.

By the way, with enrolment, (international) students are also automatically insured through the higher education institution's accident insurance. The insurance covers e.g. all injuries during activities that take place on the institution's grounds or that are organised by the higher education institution. However, it doesn't replace your personal health insurance.

Is my health insurance valid in Germany?

Many international students do not need to obtain a new health insurance plan in Germany. You may be able to keep your home country's health insurance if Germany has a social insurance agreement with your home country. This mostly applies to students from the EU and the European Economic Area (Norway, Iceland, Liechtenstein).

If you are from one of these countries and have statutory health insurance, it is possible to have it recognised in Germany. Private health insurance is also sometimes accepted. However, with private insurance, you will not be able to change to statutory health insurance during your studies.

Regardless of whether you have statutory or private health insurance: Inform yourself by contacting your insurance provider in your home country whether your insurance is valid in Germany. You will usually need a European Health Insurance Card (EHIC). Additionally, you will also need a certificate proving that you are not required to take out German statutory health insurance. This certificate is

issued by the statutory health insurance providers in Germany. The [International Office](#) of your chosen higher education institution will surely support you in this process.

There are a few exceptions: If you are doing an [internship](#) or have a part-time job while studying, then you will have to obtain coverage with a German provider. Your home-country insurance is not considered sufficient.

Which German health insurance is right for me and what do they cover?

In case your current health insurance isn't recognised in Germany, you must obtain health insurance coverage once you arrive in the country or when you apply for a visa. If you are under 30 years of age, you will profit from a reduced student rate of about 110 euros per month, which is offered by statutory health insurance providers. As soon as you have reached 30, you will have to pay the standard contribution though, even if you are still studying. This normal contribution is often a lot more expensive than purchasing a student plan from a private insurance company. Therefore, it might be worth checking whether private health insurance could be the cheaper option for you. You could also research if there are any arrangements between the [Deutsches Studierendenwerk](#) (Student Services) and insurance providers targeting students older than 30. For more information on this, you can also contact the local student services at your higher education institution in Germany.

When you decide on your health insurance, you can select from a wide choice of insurance providers. More information on statutory health insurance providers can be found on the website of the [National Association of Statutory Health Insurance Funds](#). Here, you will also find a [list of the various health insurance providers](#) (only available in German). Regarding private health insurance providers, you can find more information online. As there are many of them, please check carefully which one you choose. The services offered vary, so it's essential to ensure that a specific provider offers the coverage that matters to you.

Another easy way for you to get insurance in Germany might be the [service packages for international students](#) offered by many local Studierendenwerke. Next to accommodation and meals they all include health insurance for Germany. Please refer to your local Studierendenwerk to see if this package is available at your place of study.

The DAAD insurance: Is it suitable for me?

The DAAD offers affordable combined health, [accident](#) and [personal liability insurance](#) for certain groups of people. If you belong to one of these groups, this could be an option for you:

- Are you from abroad and completing an internship in Germany that is funded and arranged by the DAAD or its partner organisations? Then [this rate](#) applies.
- Are you a foreign student or [doctoral candidate](#) being funded or supervised via project agreements of the DAAD or one of its partner organisations (e.g. grant agreements or international partnerships between higher education institutions, government scholarship programme, participants in study and research training groups)? [Here you will find the conditions](#) that apply to

you.

- Also, if you are a postdoc or a researcher from abroad and are being supervised or funded by programmes of the DAAD or the European Union, partner organisations (AvH, DFG, etc.) or member higher education institutions of the DAAD, you can insure yourself and your accompanying family members under [these conditions](#).

You can register for this insurance via the [DAAD portal](#).

By the way: DAAD scholarship holders do not have to organise their own insurance. This is all taken care of by the DAAD.

What to do if you fall ill?

If you have any health issues in Germany, there are services available to help you receive the care you need. In most cases, it is best to go to a general practitioner (GP) first, or as it is called in German Hausärztin/Hausarzt or Allgemeinmedizinerin/Allgemeinmediziner. They will assess whether the illness or injury should be treated by a specialist. If you don't need to see a specialist, you might get a prescription from your GP for any medicines you may need. You can pick them up from a local pharmacy.

Sometimes, the GP will tell you to see a specialist. In that case, you get a referral to make an appointment with a specialist. However, you do not need a referral for all medical areas, for example with a dentist, gynaecologist or orthopaedist. Keep in mind, depending on the type of specialist, whether you have private or statutory health insurance and how urgent you need to be seen, it can take a few weeks or even more than a month before an appointment is free.

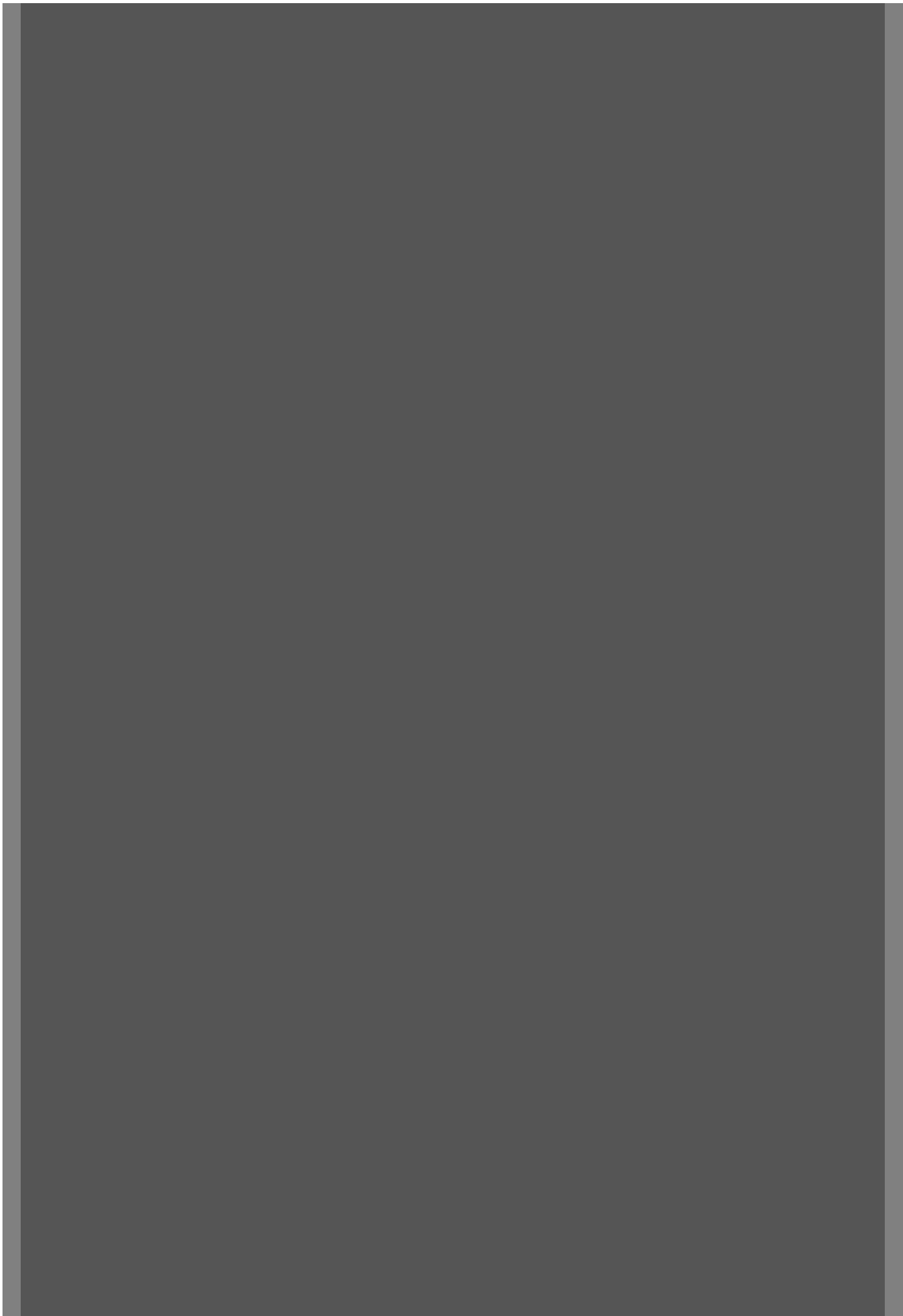
All these visits are also covered by your statutory health insurance as long as it's not a private doctor, in German: Privatpraxis or Privatärztin/Privatarzt. It is recommended to mention your (type of) health insurance when making an appointment to ensure that you find the right doctor for you.

For emergencies, at night or on the weekend, you can also always go to a hospital. If you require immediate treatment, call 112 to contact emergency services. This is also covered by your insurance. If it's not an emergency, yet you feel that it's an urgent situation and you cannot wait for your GP's opening hours, you can reach on-call doctors via [calling 116 117](#), or you could check whether there is a "Bereitschaftspraxis" in your city. This can be an emergency clinic affiliated with a hospital or located in a central, easily reachable location in town. These clinics pull together medical specialists from various disciplines so that you can find help in the evening or on the weekends. Search for "Bereitschaftspraxis" plus your city's name.

TIP: Many doctors speak English or other languages such as Turkish, Spanish, French or Polish. If you use an online portal to find your doctor, you can sometimes filter for specific languages spoken in their offices. However, if you experience or fear language barriers with your doctor, you can turn to the International Office of your higher education institution for help: They often offer services such as study-buddy programmes to support international students in their daily lives. They may be able to

help you find a volunteer to translate at your next doctor's appointment. Of course, you can always ask a friend to accompany you. It is also the case that the majority of doctor's office assistants speak only German. If it is not possible to book online or even over e-mail, have a German-speaking friend help you book the appointment.





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