

Introduction for New Students

- The AISA (Association of Indian Students in Aachen) is a registered student organization of the RWTH Aachen University and the FH Aachen. We work in close co-operation with the International Office of both the Universities as well with Indian Embassy and Consulate offices. AISA endeavors to provide a platform for Indian and International students and community to interact and share the rich and diverse Indian culture and heritage. We advise you to read the information below to ease the transition to your student life in Aachen.
- Students can email us their queries at accommodation.aisa@gmail.com. We will be more than happy to help. You can also join our group on Facebook. **The information provided here has been painstakingly compiled after gathering general queries and experiences of the previous batches. Please refrain from asking questions, which have already been answered in documents, provided in this document and make the effort of going through these documents before posting general queries. Repetitive queries will not be answered!**

INSURANCE INFORMATION

Health insurance in Germany:

It is compulsory for every student and working professional to have health insurance in Germany. Health insurance is a vital financial support in times of illness or after an accident.

As an Incoming Student or Working Professional you will have following options:

1. Public Insurance in Germany
2. Private insurance firms in Germany

Public Insurance in Germany:

Public insurance is highly subsidized by the state so that one gets maximum benefits for minimum insurance price. Barmer is one of the popular Health Insurance providers in Aachen. It has been established for avoiding a health problem from being escalated to a financial catastrophe.

It is compulsory for every working professional in Germany earning under a fixed slab (around 50,000€ - fixed every year) to be covered by public insurance. During this period, the company puts in a part of the insurance amount and a small amount (approx. 15.5%) is deducted from your salary. Almost all students in Germany are covered by public insurance as it provides maximum benefits and is the cheapest. The monthly instalment for students is approximately 105 Euros per month and is the same for all public insurance firms throughout the country.

As such, 85% of the people in Germany are covered by such a public insurance.

Insurance from private insurance firms in Germany:

This is for self-employed residents and for professionals earning more than the financial slab. The logic behind this is that with such people, there is a high possibility that they can afford the financial bills in case of a health crisis. The benefits are directly proportional to the instalments one pays. As

there is no state subsidy involved, one has to pay a greater amount to get all the standard facilities as those of the public insurance.

Insurance from India:

There are some well-known insurance firms in India who provide student insurance to students coming in to Germany. At first glance, they appear relatively cheaper than the German insurance, but it is not recommended as they have many disadvantages associated with them.

How to get Health Insurance:

For detailed information regarding how to get health insurance, please follow below link;

<https://drive.google.com/open?id=1RI49AAMRP0O110aAHBTZBAaPBSL1RMYD>



Important Things to consider before taking up Health Insurance in Germany!

1. Public Insurance over cheaper options back home?

We feel that on the individual level for the doctors and emergency rescue crews, acceptance of a foreign insurance may be low which may lead to false judgments in critical situations. Taking up the German insurance is a simple case of being safe rather than sorry. We assume it as a fixed living costs in Germany, just as we are ready to pay the fees for the course and for the semester contribution. Safety and health over money, any day!

Disadvantages of taking insurance from insurance from India/ Home country (non-EU):

- The primary disadvantage is that it may be **CONSIDERED INVALID** by some hospitals / clinics / companies etc. This may lead to unforeseen complications not only regarding emergency medical treatment but also while getting student jobs, internships and employment after studies.
- All health costs must be borne by person involved before. These costs are later reimbursed by or can be claimed from the insurance company. Therefore, the person involved will have to pay all the bills at first. This is not easy as the receipt of even a small stay in a German hospital can cost thousands of euros. Liquidity in such times is a prime concern.
- It is not possible to shift from Indian insurance to a German public insurance. It must be done **AT THE TIME** of enrolment and not later, as the rule is that you cannot get Public health insurance once you have taken a waiver from it. This later leaves the choice only for private insurance, which for similar benefits, is generally way more expensive. Such an Insurance may not be valid in other EU countries.

Advantages of Public Insurance:

- The biggest advantage of choosing a public insurance in Germany is that of **ACCEPTANCE**. Public insurance is accepted everywhere. Every member receives an electronic card based on which you can be treated **NO QUESTIONS ASKED** at any hospital in almost all EU countries.
- There is no money reimbursement concept. The amount is directly paid by the insurance to the concerned party. The member does **NOT** have to give an advance of any sort.
- At the time of starting student assistantship (HiWi job) and internship in the industry, it is required to submit your Social pension security ID (Rentenversicherungsausweis). This can be obtained only from a public insurance firm. From taxation point of view, later converting to EU permanent residence / citizenship, it is highly advised to take public insurance as a certain minimum time criterion may be needed to be fulfilled.

General FAQ's regarding Insurance.

What are the advantages of Public insurance in Germany?

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What are the disadvantages of public insurance in Germany?

- As such there is NO DISADVANTAGE involved with public insurance. The costs involved are standardized and should be considered as mandatory costs for living in Germany.

What are the advantages of getting insurance from India/ a non-EU member country?

- The only possible advantage would be in terms of money or cheaper options from your home-country. However, the risks involved are high and the disadvantages easily outweigh the advantages.

What are the disadvantages of getting insurance from India/ a non-EU country?

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private insurance, which for similar benefits, is generally way more expensive. Insurance may not be valid in other EU countries.

- We also urge you to consider the fact that all students coming in in the new batches are coming with a blocked account. In the unfortunate event that a student needs to be hospitalized, the liquidity of funds would be a major issue as costs are enormous. Even friends might not be able to help owing to limit of withdrawal on blocked accounts.

FAQs for Insurances

Is travel insurance valid as health insurance?

Travel insurance is valid only until you get your Residence permit in Germany.

When does public health insurance come into effect?

As the semesters in Germany starts in April (Summer), the public insurance comes into effect from 1st April.

Do I have to pay for a visit to the Doctor with public insurance?

No!! All visits to the Doctors are free in case you have a public insurance.

Do I have to pay for medicines with public insurance?

One gets certain medicines for free. Other medicines are subsidized.

Where can I find more information about health insurance in Germany?

http://www.toytowngermany.com/wiki/Health_insurance

http://en.wikipedia.org/wiki/Health_insurance_in_Germany

<http://www.deutscheinsurance.com/note-for-non-eu-students.html>

<http://www.daad.de/deutschland/deutschland/leben-in-deutschland/06266.en.html>

<http://www.deutsche-sozialversicherung.de/en/health/documents.html>

Why should one take public insurance instead of insurance from India/home-country (non-EU)?

We feel that on the individual level for the doctors and emergency rescue crews, acceptance of a foreign insurance may be low which may lead to false judgments in critical situations. Taking up the German insurance is a simple case of being safe rather than sorry. We have come to assume it as a fixed amount of living costs in Germany, just as we are ready to pay the fees for the course and for the semester contribution. Safety and health over money, any day!

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