

Information about Health Insurance

IMPORTANT for enrolment

As a general rule, all international students in Germany need to have sufficient health insurance coverage in order to get a residence permit or to be enrolled. The certificate required for enrolment is issued by a German statutory health insurance company of your choice and transmitted digitally to the university.

EU-Students need to present the European Health Insurance Card (EHIC) to a German statutory insurance company to have the coverage confirmed. Please request a "Meldung 10" which will be transmitted automatically from the health insurance company to Technische Hochschule Lübeck. Please note that students with an EHIC are exempted from purchasing a statutory insurance policy. For any medical treatment, students have to present their EHIC to the medical provider.

International students must have a **valid health insurance policy** as a vital condition of enrolment. Student health insurance policies are available from any German health insurance company.

Having purchased a German student health insurance policy, please request your provider to transmit a "Meldung 10" to Technische Hochschule Lübeck. This document is mandatory for enrolment.

There are either statutory or private health insurances available. Students have to decide before the beginning of their studies whether they wish to join a statutory or a private insurance company.

All statutory health insurance funds in the country are obliged to insure students up to the age of 30 (or to the end of the 14th full study semester) at a favorable student rate. If you turn 30 (or study for longer than 14 semesters) in Germany, you can continue to be insured through a statutory health insurance fund by paying a higher premium. If you are already older than 29 when you start studying, you can only take out private health insurance.

More detailed information can be found on the website:

<https://www.daad.de/deutschland/nach-deutschland/bewerbung/en/58221-health-insurance/>

For enrolment a "Meldung 10" document from a German statutory health insurance provider is mandatory and can only accepted as a digital version!