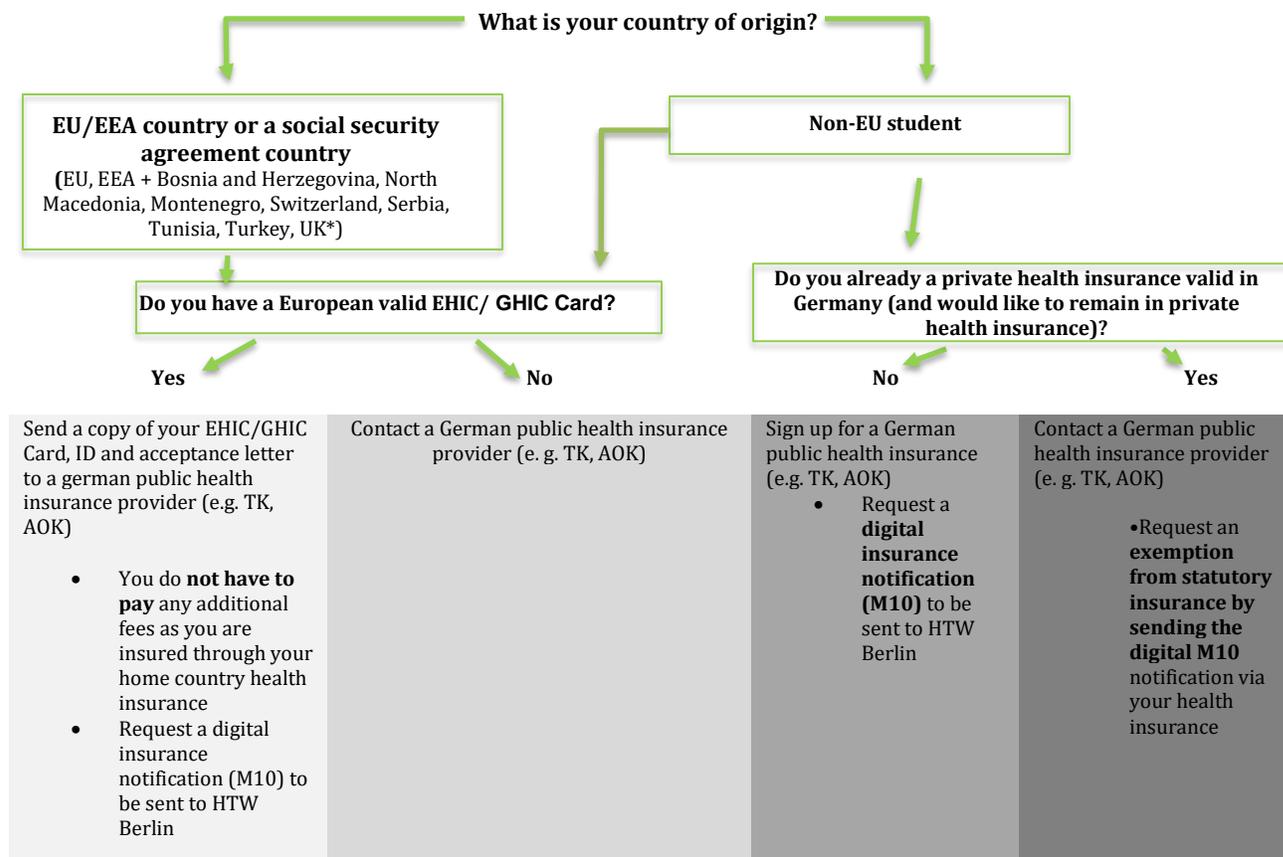


Health Insurance Guide for Exchange Students in Germany

Visual Decision Tree & Step-by-Step Explanation



- Please note that your German health insurance **is only valid from the start of the semester (01.04/01.10.)**. For the month before that, we recommend private insurance cover if you do not already have it (see non-EU student path)
- No enrolment **without digital health insurance (m10)** → It is recommended to send it one month before arrival
- Paper proof or physical cards alone are NOT enough. Please **don't send** a copy via mail.
- M10 notification must be less than 2-month-old

If you have already reached **the age of 30** at the start of your studies, **you are no longer subject to statutory health and long-term care insurance as a student. This means that an exemption is no longer necessary. In this case, please also contact a statutory health insurance company and request the automatic registration for enrolment.**

You are free to choose any local public health provider. We recommend contacting TK or AOK, as they offer their services in English. **Recommended contact:**

TK: Gunnar Löwenberg Gunnar.Loewenberg@tk.de.

AOK Ulrike Simon-Mauersberger ulrike.simon-mauersberger@nordost.aok.de