# UNIVERSITY'S INTERNAL FUNDING PROGRAMME



### PROOF OF HEALTH INSURANCE FOR SCHOLARSHIPS

#### **LEAFLET**

In Germany, health insurance is compulsory for every citizen. As a guest researcher, you must also have sufficient health insurance coverage. There are a variety of health insurance companies available and you can choose the health insurance company that provides the best benefits and offers for you.

In order to receive doctoral scholarships or initialisation scholarships from the University of Erfurt, it is necessary to provide proof of your current insurance status. For this purpose, the **proof of health insurance** must be submitted to a university by the start of funding. The submission of a membership certification, an insurance card or similar is not sufficient.

# Insurance in a statutory health insurance

You can take out an insurance in a statutory health insurance. You will have to pay the insurance tax for this yourself. They amount to approx. 15% of your scholarship. In many cases you can have your family members insured with you free of charge.

If you are yourself a member of a statutory health insurance or are co-insured as part of a family insurance, please request a **proof of health insurance for submission to a university** from the insurance company.

## Insurance in a private health insurance

Another option is a private insurance. Eine weitere Möglichkeit ist die Privatversicherung.

Even if you have a private health insurance, you will need a proof from a statutory health insurance company. They will confirm that you are not covered by a statutory health insurance (either because you are exempt from insurance, exempt from compulsory insurance or because you are not subject to compulsory insurance). For the proof, contact the statutory health insurance company with which you were last insured. If you have never been covered by statutory health insurance, you can contact any statutory health insurance company and ask for a proof.

# Foreign scholarship holders

It is advantageous if you obtain the relevant information before you begin your period of residence and take up your scholarship in Germany, so that you can bring any necessary certificates from your home country with you and have them available in good time.

If you have a health insurance from your home country, find out in advance whether it will pay for a possible visit to the doctor or a hospital stay in Germany. Your health insurance company must then declare in written form that the insurance cover also subsist in Germany. This will be checked by the Foreigners' Registration Office in Erfurt. If the cover is not sufficient, you must take out an additional health insurance here. All accompanying family members must also have health insurance.

If you come from a country that has concluded a social security agreement with Germany (EU and EEA countries, Bosnia-Herzegovina Croatia, Republic of Macedonia, Montenegro, Serbia, Turkey, Liechtenstein, Switzerland, Tunisia, etc.) and are a member of a statutory/state health insurance company there, you can have this confirmed in Germany. The European Health Insurance Card (EHIC) or the PEB (Provisional Replacement Certificate) can be presented at any German statutory health insurance company. There you will receive confirmation that you are exempt from compulsory health insurance (or not compulsorily insured) in Germany.

If you come from a country without a social security agreement with Germany, you usually have to take out (private) health insurance in Germany.

Please direct any queries regarding the application and the award procedure to the Research and Graduate Services.

# Contact

Research and Graduate Services graduiertenfoerderung@uni-erfurt.de