

# Information Sheet on Health Insurance

According to § 5 (1) No. 9 of the German Social Code (SGB V), students enrolled at state or state-recognized universities in the Federal Republic of Germany are required to have health insurance.

## Which regulation applies to your study program?

Compulsory health insurance (please observe the notes below!)	No special requirements for enrollment:
<ul style="list-style-type: none"> <li>• Erasmus students (exchange semester in Germany)</li> <li>• Bachelor students</li> <li>• Master students</li> <li>• Acting diploma students</li> <li>• Teaching degree for secondary schools (electronic notification from the statutory health insurance must be sent to hmt Rostock!)</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-study year for language acquisition</li> <li>• Guest students (including basic music instruction module)</li> <li>• Continuing education master's students</li> <li>• Doctoral candidates</li> <li>• Teaching degree for primary schools and special education; all students with a minor in Music/Theater (please note the enrollment instructions at the University of Rostock!)</li> </ul>

## Can I start my studies without health insurance?

Without proof of health insurance or exemption from statutory health insurance, you are not allowed to study in Germany! The proof is provided in the form of an electronic notification, which the statutory health insurance provider sends to hmt Rostock.

## What regulations apply if I am coming to Germany from abroad to study?

- *Students from an EU/EWR country, Switzerland, the United Kingdom, or a country with a social security agreement with Germany, for example, students with a European Health Insurance Card (EHIC):*

If you come from one of the aforementioned countries, you must register with a German statutory health insurance provider, which will send a digital exemption notification to hmt Rostock. This process is free of charge and is carried out digitally. You must submit the required documents to the health insurance provider and indicate that you are studying at hmt Rostock, using the number H0001457.

A paper or card version of the EHIC is not sufficient!

- *Students from non-EU countries*

If you are not from an EU/EWR country, Switzerland, the United Kingdom, or a country with a social security agreement with Germany, or if your health insurance is not recognized by the German statutory health insurance system, you must take out health insurance in Germany. The following regulations apply to you.

**What steps are required?**

- *Statutory health insurance:*

You must request the required digital insurance notification from the statutory health insurance provider where you will be insured as a member or dependent at the start of your studies. To do this, you must indicate the start of your studies at hmt Rostock and provide the number H0001457. The health insurance provider will send the electronic notification to hmt Rostock.

- *Private health insurance / Exemption from statutory health insurance:*

If you have private health insurance and wish to remain privately insured during your studies, you must apply for an exemption from compulsory statutory health insurance. To do this, contact a statutory health insurance provider, submit the required documents, and inform them about your studies at hmt Rostock, using the number H0001457. Once reviewed, the statutory health insurance provider will grant the exemption and send a digital notification to hmt Rostock.

Important: The exemption from statutory health insurance applies for the entire duration of your studies and also for other statutory health insurance providers. It cannot be revoked. Once exempted, privately insured students cannot switch to statutory health insurance during their studies.

**Late Payment of Health Insurance Contributions**

If you fall behind on your health insurance contributions, the health insurance provider will automatically send an electronic notification to the hmt Rostock. This will result in a block on re-registration at the university. If outstanding contributions are not paid on time, you will be exmatriculated at the end of the semester. Once the university receives confirmation of payment, the re-registration block will be lifted.