

## Health Insurance

In order to complete enrolment at the UDE, you have to provide proof of sufficient health insurance coverage. It is compulsory for all students to have health insurance. **It is not possible to enrol as a student without proof of valid health insurance.**

The International Office cannot check your health insurance documents, we only accept a confirmation issued by a German health insurance provider "Krankenkasse". You should check your options below then contact any "Krankenkasse" and ask for a confirmation for enrolment at the University of Duisburg-Essen. You may be asked for our code: H0000277.

- Students coming from EU countries – European Health Insurance Card (EHIC):**  
Students coming from EU countries should be able to arrange an EHIC. It should be valid for the duration of your stay at the UDE and you will need to send a copy of your EHIC to a German health insurance provider (Krankenkasse) in order to get a confirmation for enrolment. The Krankenkasse will send the confirmation directly to the UDE, this service is free of charge.
- Students coming from Turkey – AT11:**  
Some students coming from Turkey might be able to arrange an AT11 form. It should be valid for the duration of your stay at the UDE and you will need to send a copy to a German health insurance provider (Krankenkasse) in order to get a confirmation for enrolment. The Krankenkasse will send the confirmation directly to the UDE, this service is free of charge.
- Students coming from non-EU countries:**  
You might wish to arrange health insurance from a statutory health insurance provider in Germany. The monthly fee for students under 30 years old is approximately €110 and please note that you will usually have to pay for the entire semester. You can contact any "Krankenkasse" and ask for their advice. If you take out your health insurance this way, the Krankenkasse will send a confirmation directly to the UDE
- Private Insurance:**  
Please note that the service offered by the different private health insurers may vary and you will usually need to pay for all medical treatment yourself and then apply for reimbursement. If you choose this option, you should check with a Krankenkasse what requirements the insurance needs to meet. You also still need to send a copy of your insurance documents to a Krankenkasse in order to get a confirmation for enrolment. The Krankenkasse will send the confirmation directly to the UDE, this service is free of charge.

Our contacts will be happy to help you send the confirmation of your health insurance to the university and can also provide you with information. No matter which health insurance company or insurance option you choose, we always need confirmation from a German statutory health insurance company (this confirmation is called message M10, the number of our university is H0000277).

<p><b>Techniker Krankenkasse:</b> Mr. Thorsten Kasemann <a href="mailto:thorsten.kasemann@tk.de">thorsten.kasemann@tk.de</a> <a href="https://www.tk.de">https://www.tk.de</a></p>		<p><b>AOK Rheinland/Hamburg:</b> Ms. Heide Estacio <a href="mailto:heide.estacio@rh.aok.de">heide.estacio@rh.aok.de</a> <a href="https://www.aok.de">https://www.aok.de</a></p>	
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**Please note:** These are only some of the possible health insurance providers and this is not a recommendation! Feel free to contact any Krankenkasse of your choice.