

You'll need to prove that you have valid health insurance for Germany when you officially enrol at the Admissions Office (*Studienbüro*). If you're a student from an EU member state, you're covered by your health insurance system at home. You must be in possession of a European Health Insurance Card (EHIC) and present it at enrolment. In case of illness you'll need to show this card at the doctor's surgery and will be treated free of charge. People with private insurance need to have their health insurance cover checked by a German statutory insurance provider. If it meets the requirements of the German regulations you will be issued with a "*Befreiungsbescheid*" (exemption certificate), which you'll have to produce at enrolment.

Non-EU citizens must prove that they have health insurance cover for Germany. This proof entitles you to apply to a German statutory health insurance fund (*Krankenkasse*) for exemption from German statutory health insurance ("*Befreiungsbescheid*"). In case of illness you must either pay the accrued medical costs in advance and reclaim the money from your health insurance provider, or contact your insurance company and request immediate settlement.

If you are not issued with an exemption certificate, it means that your health insurance provider at home does not meet the minimum standards for medical care and you are obliged to become a member of a German statutory *Krankenkasse*.

Student membership of a statutory *Krankenkasse* costs approx. 82 Euros per month. The cost of private health insurance can vary. For examples of inexpensive health insurance plans, please see:

CareMed: www.caremed-travelinsurance.com

Hanse Merkur: www.studentversicherung.de/krankenversicherung-auslaendische-studentenantrag

What to do in an Emergency

If you are in severe pain and find yourself in a life-threatening emergency situation, you can reach the emergency services by dialing the Freephone number **112.**

The emergency doctor and paramedic team will come to your home, where they will provide first-aid treatment before taking you by ambulance to a hospital accident and emergency department (this is usually at the nearest hospital).

Please only contact the emergency services if you are in a serious, life-threatening, emergency situation, otherwise you may have to pay a fine or pay for the emergency response!

If you are seriously ill but still feel able to walk, you can go to the accident and emergency department of the nearest hospital without calling the emergency services. Here you will be seen quickly if you have severe symptoms. In less serious acute cases it would be better to contact the hospital's medical on-call service (*Ärztlicher Bereitschaftsdienst*). Here you can reach a doctor 24 hours a day. On national holidays, in the evening and at weekends, when

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general practitioner/primary care physician (*Hausärzte*) and specialist (*Fachärzte*) practices are closed, you should contact the *Ärztlicher Bereitschaftsdienst*.

There is a difference between the *Ärztlicher Bereitschaftsdienst* run by the local general practitioners and a hospital's *Ärztlicher Bereitschaftsdienst*. You can reach the **Ärztlicher Bereitschaftsdienst by phoning: 116117** or at www.116117info.de. Here you can find out which of your local doctors is on duty and then phone for an appointment and be seen by him/her in his/her practice.

In emergencies you can reach the relevant departments under the following Freephone numbers:

Police	110
Fire & Rescue Service, Ambulance Service	112
Medical On-Call Service(Ärztlicher Bereitschaftsdienst)	116 117
Hyperbaric Oxygen Therapy (Verband Deutscher Druckkammerzentren e.V.)	0800 00 04 88 1
Telephone Crisis Line / Samaritans (Telefonseelsorge)	0800 1 11 01 11 0800 1 11 02 22
Pregnancy Helpline – anonymous and safe (Hilfetelefon Schwangere in Not)	0800 40 40 020
Helpline for children and young people (Kinder- und Jugendtelefon)	0800 1 11 03 33
Emergency Number for Credit Card Cancellation (Sperrnotruf)	116 116
Local Authority Hotline (Behördenruf)	115
Parent Helpline (Elterntelefon)	0800 1 11 05 50
Emergency Number in case of Poisoning (Giftnotruf)	Hessen, Rheinland-Pfalz 06131 19240
Further emergency numbers can be found here: www.dastelefonbuch.de/Notfallrufnummern	

If symptoms are unclear it is often necessary to consult a specialist (ear, nose and throat specialist, surgeon, radiologist, dermatologist etc.) after you have been to hospital or been seen by a general practitioner (*Hausarzt*). Your general practitioner (GP) will advise you and tell you which specialist you need to consult.

My problem is not an emergency – what should I do?

In cases not requiring emergency treatment you should always consult your GP (*Hausarzt*) first. You choose your GP when you first enter Germany. On your first appointment you'll need to fill in a registration form and show your EHIC-card (if you have one). If you have retained your home health insurance you may have to pay for treatment yourself and re-claim the money from your home insurance provider later on. In most towns you'll have a choice of GPs. The GP decides whether he/she can treat your symptoms him/herself, or whether you'll need to see a specialist.

For members of a statutory *Krankenkasse*, the GP will issue a so-called "*Überweisungsschein*" (letter of referral), indicating the diagnosis and the required specialist field. With this letter of referral you can make an appointment to see a specialist of your choice. Your GP knows the local specialists and can advise you on whom to see. At the specialist's practice you will need to show your letter of referral and your EHIC-card.

You'll need a new *Überweisungsschein* each quarter and old, unused letters of referral lose their validity.

If you're privately insured you will not be issued with a letter of referral and can consult a specialist without one.

Please note that in Germany there is often a long wait (weeks to months) for an appointment with a specialist, unless it's an absolute emergency.

Please also note that many GP's surgeries are only open in the mornings. Depending on the size of the surgery, some may also be open on some or all evenings. Many surgeries are only open in the morning on Wednesdays. Please consult your GP for further information.

You can also choose a dentist in your local area. To see the dentist, you'll need to show your EHIC-card, but won't need an *Überweisungsschein* from your GP. Please note that in Germany not all dental treatment is covered by the *Krankenkasse*.

In acute cases of serious dental pain there is also an emergency dental care service, which you can contact on national holidays, in the evenings and at weekends.

Did you know?

Many German statutory *Krankenkassen* offer an "appointments service", which helps you to obtain an earlier appointment with a specialist. Contact your *Krankenkasse* for more information.

Specialists

For all non life-threatening physical and psychological complaints there are medical specialists who can help you. When making an appointment, please ask whether you need to bring a letter of referral (*Überweisungsschein*) with you.

The Rheingau-Taunus District offers an overview of the region's medical specialists in its Health Guide:

www.rheingau-taunus.de/fileadmin/broschüren/gesundheitswegweiser_2015.pdf

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The International Office will also be pleased to give you a list of the region's medical specialists.

Hospital in the Rheingau

St. Josefs-Hospital Rheingau
Eibinger Str. 9
65385 Rüdeshheim am Rhein

E-Mail: info@joho-rheingau.de

Main Switchboard 0 67 22 - 490 0

Overview of Hospitals in Wiesbaden

<http://www.wiesbaden.de/leben-in-wiesbaden/gesundheits/kliniken/fach-und-privatkliniken/index>

Useful Links

If you have a health problem and find it difficult to explain it in German or English, the **Health Dictionary** compiled by the **Federal Ministry for Education and Research** and the **Student Services**, may be of help:

www.studentenwerke.de/sites/default/files/gesundheitswoerterbuch.pdf

[Verivox comparison of health insurance funds \(*Krankenkassen*\)](#)

www.verivox.de/gesetzliche-krankenversicherung

Comparison of *Krankenkassen*

www.krankenkassen.de/kranken-kassen-vergleich

Enquiries about medical care:

International Office

international@hs-gm.de

pre-study@hs-gm.de