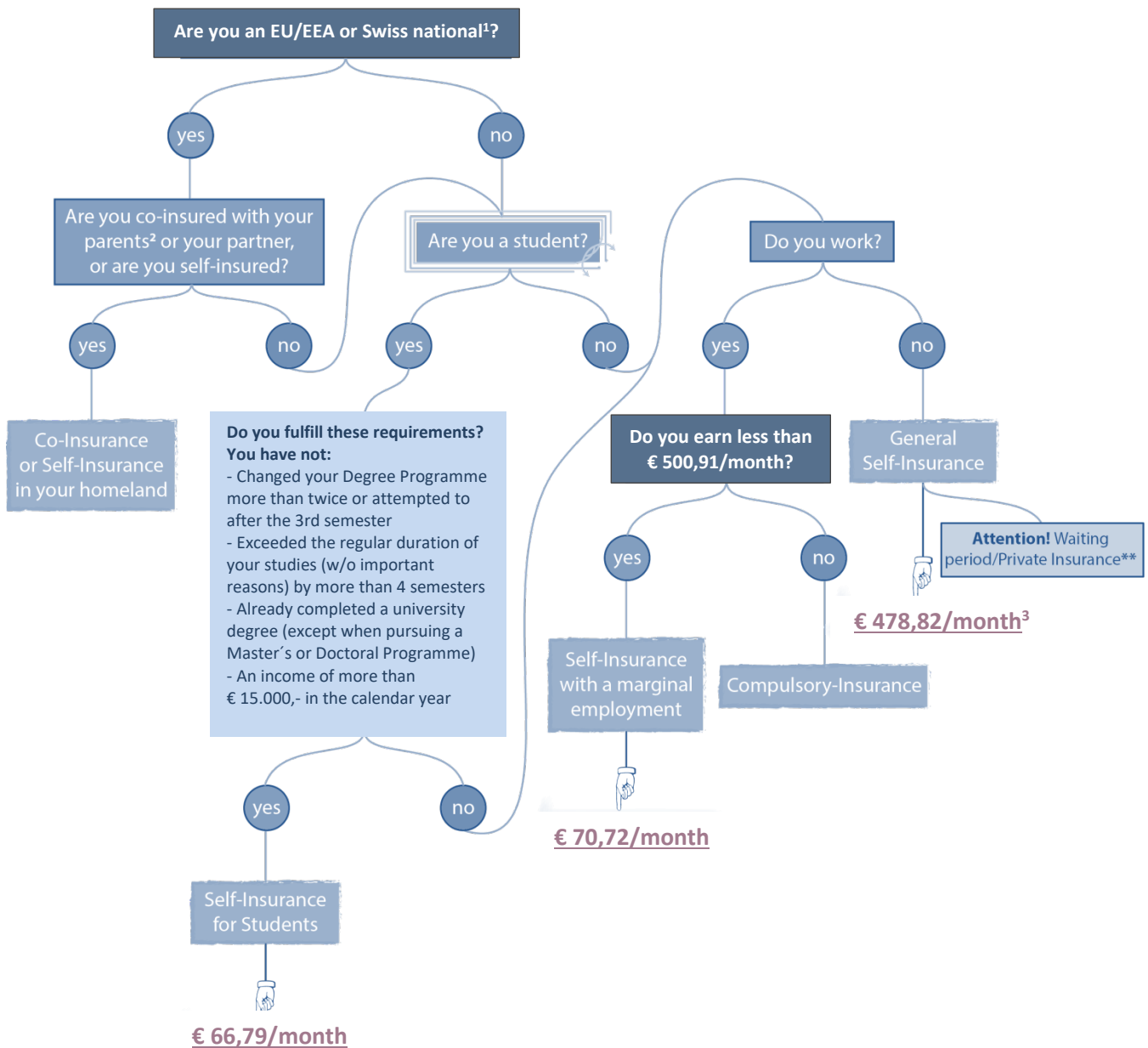


HEALTH INSURANCE



** Recognition of prior periods of insurance (if applicable) and withdrawal of the waiting period if: Statutory health insurance provided for at least 26 weeks in an EU member state in the last 12 months or 6 weeks before your application (e.g. proof by form S041).

¹ Students with a present statutory health insurance in their home country just need their [European Health Insurance Card](#) ["Europäische Krankenversicherungskarte" (EKVK)] here in Austria.

² Basically possible until the age of 27. The income limit must not be exceeded.

³ This amount may, under certain circumstances, be reduced (application required)!

With some states social insurance agreements exist, whereby students with a present statutory health insurance in their home country only need an [European Health Insurance Card](#) [“Europäische Krankenversicherungskarte” (EKVK”)] here in Austria*. Notice that not every student is automatically insured in Austria. If you are not insured, you have to bear the costs for doctors and/or hospital stays on your own! Anyone, who does not have insurance (e.g. not insured with relatives etc.) therefore has to apply for **self-insurance**, as this is also a prerequisite for the residence permit in Austria.

Basically, there are these types of self-insurance in the health insurance:

- Self-Insurance for Students
- Self-Insurance with a marginal employment
- General Self-Insurance

* Social insurance agreements exist with Bosnia and Herzegovina, Macedonia, Montenegro, Serbia and Turkey ([submission of form A3 required](#)).

SELF-INSURANCE FOR STUDENTS

Concerning the field of student’s self-insurance, basically the same rules apply for EU/ EEA/Swiss citizens as well as for third-country nationals. If you are not compulsorily insured because of your profession or because of the co-insurance by your parents or your partner, you have the possibility to apply for a **student’s self-insurance** at a discounted rate. However, you have to mind the determined limits concerning your income as well as further conditions (e.g. study periods, change of studies).

You can apply if:

- There is **no compulsory insurance** in the statutory health insurance (for example due to your profession) in Austria or another EU/EEA country or country with bilateral agreement
- Your **usual place of residence** is in Austria
- You are a **regular student** of a Degree Programme at an Austrian university (also applies to our Preparatory Courses / Courses for Highly Gifted Students / Preparation Courses (“Vorstudienlehrgänge”), which prepare students for regular university studies)

You cannot apply if:

The right to self-insurance for students expires, if:

- **You change your Degree Programme more than twice** or if you attempt to change it **after the third semester***
- **You exceed** the regular **duration of your studies** (without important reasons, such as having to do the civilian/military service, or the birth of your child) by **more than four semesters**
- You have already **completed a university degree before the current studies.**

Exceptions apply when pursuing Master's Degree Programmes or a Doctoral Programmes or if you start another Bachelor's Programme after your Bachelor's Degree

Apart from this, you cannot apply if:

- You have an income of more than € 15.000,- in the calendar year
- The minimum duration of your studies of a Bachelor's or Master's Programme has already been exceeded before your further studies (Master's or Doctoral Programme)

* If a change is made after the third semester, the reduced health insurance contribution is only possible again if the same number of semesters have been completed in the next Degree Programme as in the previous one (e.g.: Change after three semesters in the first Degree Programme means: Self-insurance is possible in the new one from the fourth semester on).

Application:

Along with the completed [application form](#) and the documents mentioned below, the application has to be submitted personally at the respective [Local Health Insurance Company*](#), which is the one corresponding to your place of residence (e.g. in the case of Graz: [ÖGK Styria](#)):

- Confirmation of study period** ("Studienzeitbestätigung") **
- Copy of your **passport** or **ID**
- Copy of your form of **registration of the residence** ("Meldezettel")
- Proof of previous health insurance periods** (compulsory insurances, voluntary insurances) with foreign insurance companies in the last 12 months
- In the case of a Master's or Doctoral Programme, proof of the duration of the completed Bachelor's or Master's degree
- If applicable, the notification from the university regarding the duration of the Preparation Programme Course ("Vorstudienlehrgang")

** *You can print a current confirmation on your own via your KUGonline account <https://online.kug.ac.at> -> "Registration Documents")*

Contact for Graz:

Josef-Pongratz-Platz 1, 8010 Graz

T: +43 5 0766-154000 | E: selbstversicherung-15@oegk.at

www.gesundheitskasse.at

Contact for Oberschützen (Oberwart):

Waldmüllergasse 1/1, 7400 Oberwart

T: +43 5 0766-135212 | E: selbstversicherung-13@oegk.at

Fees:

The monthly fee is currently **€ 66,79** [as of 2023].

NOTE: Each year until **31 December**, you have to submit a valid **confirmation of enrolment** to the respective health insurance company, which provides a proof for the whole study year, that you are a regular student at an Austrian university and that you continue your studies.


SELF-INSURANCE WITH A MARGINAL EMPLOYMENT

If you do a marginal job (monthly income not higher than **€ 500,21** [as of 2023]) you are only accident-insured (if you have no compulsory insurance or co-insurance)! However, under certain conditions, you have the possibility to insure yourself by a fee of **€ 70,72** per month [as of 2023]. In this case, you are also covered by health and retirement insurance.

The application has to be done at the respective regional health insurance company. For further information, please visit the [website of ÖGK](#).*

GENERAL (VOLUNTARY) SELF-INSURANCE

If you are not entitled for self-insurance for students (or self-insurance with a marginal employment) and do not have a compulsory insurance, you can also insure yourself at the “ÖGK”, but at a much higher rate. The monthly fee is currently **€ 478,82** [as of 2023]. This amount may, however, be reduced if it is justified on the basis of the economic circumstances of the insured person. Therefore you need to present a proof of your financial situation. This is where information about your income and also about your parents' maintenance will be needed for a final verdict. The amount to be paid may not be reduced more than a quarter of the above-mentioned amount per month.

 **HINT:** It is recommended to do the **application for a reduction of the contribution** at the same time as the application for general voluntary self-insurance. Otherwise, the fee will be classified as for the maximum!

IMPORTANT: Please note, that you (and only spouse, registered partner and children possible) may be entitled to benefits from health insurance only after a **waiting period of six months** from the start of the self-insurance, if you have no pre-insurance periods in the EU area! In this case, you have to apply for a private health insurance and additionally pay to the public insurance company!

For further information, please visit the [website of ÖGK](#).*

CO-INSURANCE

a) Co-Insurance under your parents

Even after the age of 18, in Austria there is the possibility of being co-insured with your parents (including grandparents and step-parents¹) under certain conditions, **until the age of 27**. Co-insurance for dependents is exempt from contributions (with a few exceptions).

Requirements:

- Obtaining "Familienbeihilfe" or (after the age-related elimination of family allowances)
- Proof of serious practiced studying (proof of achievement: 8 semester hours or 16 ECTS per academic year, without any semester restriction)
- The income limit must not be exceeded

b) Co-Insurance with your partner

If your spouse/partner is covered by a health insurance, you have the possibility to be co-insured with him*her. The same applies to co-insurance for non-married partners, if they have been proven (by means of a registration document) living in a common household for at least 10 months. The application for co-insurance must be submitted by your partner to the respective health insurance company. There are no age limits in this case, but this co-insurance is not always free of contributions.

[Here](#)* you can find further information about the co-insurance of family members.

ÖH INSURANCE (ACCIDENT AND LIABILITY INSURANCE)

As a student you are covered by accident and liability insurance due to your membership in the Student Union "ÖH" (concerns accidents or damages, which occur in relation to your studies). The student fee ("ÖH-Beitrag"), which you have to pay every semester, contains the corresponding insurance contribution. You can find detailed information about the insurance and the procedure of the claim here:

<https://www.oeh.ac.at/service/versicherung>.*

You can find more information about the "ÖH-Beitrag" [here](#).*

¹ Prerequisite: Living in a household with the insured person

ALTERNATIVE INSURANCE: "FeelSafe"

An alternative insurance option for foreign students is offered by FeelSafe via UNIQA: <http://www.feelsafe.at/>. Please note, however, that in the event of a medical treatment, you will first have to bear the costs yourself (with [exceptions!](#)), and only later the costs will be refunded (see "Request Refund" button).

Minimum age: 18 years (if you are under 18 years of age, your legal guardian must file the application for you).

For further information, see also: <http://www.feelsafe.at/students-health-insurance-basic/>.

>>> Further information about alternative health insurance options is available at the Welcome Center.



FURTHER INFORMATION

["Studienförderungsgesetz 1992"](#)*

[Information of ÖGK](#)*

[Information of OeAD](#)

[Information of ÖH](#)*

[Information of feelsafe.at](#)

[Information of oesterreich.gv.at](#)*

* Information available in German language only!



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