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# Self-insurance for students

With a preferential self-insurance for students, you receive comprehensive health insurance cover at an affordable premium.

## Our range of services:

- Medical treatments
- Dental treatments/dental prostheses
- Preventive examinations
- Mother and child passport examinations
- Preventive services such as influenza vaccination

## We assume the costs for:

- Visits to the doctor (general practitioner, specialist, dentist)  
– you need only to show your e-card at the surgery.
- Hospitalisation
- Medication
- Medical aids such as bandages, hearing aids, and wheelchairs

**Note:** There is no entitlement to cash benefits such as sickness and maternity benefits.

## What are the requirements?

### 1. You are studying as a regular student at an Austrian higher education institution

- University
- Academy of fine arts
- Theological college
- Pedagogical academy
- Vocational pedagogical academy
- Academy for social work
- Agricultural and forestry vocational training college
- University of applied sciences or
- at an Austrian academy of music

If you are studying at another educational institution, simply contact the Österreichische Gesundheitskasse (ÖGK).

This also applies in the case of studies in another member state of the EU, the EEA, Switzerland, or in a contracting state with which Austria has concluded a social security agreement.

### 2. You attend courses, higher education courses, or programmes that serve to prepare you for your higher education studies.

### 3. You are admitted to the university entrance qualification examination according to the Law on Study Entitlement and attend courses or training courses at universities, colleges or adult education institutions to prepare for this examination.

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### 4. They study at the Diplomatic Academy of Vienna.

The study or training course also includes an appropriate period of preparation for the final examination and for the acquisition of an academic degree.

### 5. You are not subject to any statutory health insurance in Austria, another EU or EEA state, Switzerland, or a contracting state.

### 6. Your habitual residence (i.e. your centre of life) is in Austria, another EU or EEA state, Switzerland, or a contracting state.

The main residence is not decisive.

### 7. You are receiving a graduation scholarship.

## When can you not take out this self-insurance?

Preferential self-insurance for students is not possible

- if you receive an income that exceeds the maximum amount specified in Section 49 Para. 3 of the Student Support Act 1992 (StudFG) in a calendar year,
- if you have changed your course of study within the meaning of the StudFG 1992 prior to the current study programme (a maximum of two changes of study are permitted; at the latest after the second semester in each case). A doctoral programme following a master's or diploma programme or a master's programme following a bachelor's programme does not count as a second degree programme provided the field of study remains the same,
- if you have exceeded the duration of studies as defined by the StudFG 1992 by more than four semesters without important reasons (e.g. military service, civilian service, birth of a child),
- if you have already completed a higher education programme within the meaning of the StudFG 1992 prior to your new studies. However, preferential self-insurance for students is possible,
  - if you are studying at the Diplomatic Academy or
  - if you are self-insured and do not pursue self-employment or employment during your university studies. Income from gainful employment up to 551.10 euros per month (marginal earnings threshold 2026) is not taken into account.

However, self-insurance in health insurance at the generally applicable conditions is sometimes possible. We will be happy to advise you.

**Semester abroad:** As long as you remain enrolled at an Austrian university or university of applied sciences during a semester abroad, the preferential self-insurance for students is still possible.

## Where should the application for self-insurance be submitted?

Please submit your application in writing to the ÖGK in the province in which your habitual residence is located during your studies.

**To enable us to process your request quickly, please enclose the following documents with the completed application:**

- the confirmation of continuation or enrolment for the current semester,
- a copy of the confirmation of study with all fields of study and the duration of these,
- a copy of the current registration form,
- proof of any previous health insurance periods (compulsory insurance, self-insurance, dependants status) with other insurance institutions in the last 12 months prior to application,
- the notification or information from the university about the duration of a pre-study course,
- a German course confirmation if you have to take a supplementary examination for knowledge of the German language according to the admission notice and
- for foreign students, a copy of your passport or identity card.

## When does your self-insurance begin?

- If you submit your application for self-insurance in health insurance within the statutory period of six weeks after the end of a statutory health insurance (or an entitlement as a relative or dependant) in Austria, an EEA state, Switzerland, or certain contracting states, your self-insurance begins on the day after the end of this insurance.
- If you submit your application for self-insurance in health insurance outside the period of six weeks after the end of a statutory health insurance (or an entitlement as a relative or dependant) in Austria, an EU or EEA state, Switzerland, or certain contracting states, your self-insurance begins on the day following the submission of the application.

## From when are you entitled to benefits?

You are entitled to all ÖGK benefits in kind from the start of self-insurance. This covers the costs of doctor's visits, hospital stays, medication, remedies, and much more. However, you are not entitled to any sickness or maternity benefits.

## How much is your contribution?

The monthly contribution for the preferential self-insurance for students is 78.84 euros (as of 2026).

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## When are your contributions due?

Please pay your contributions in advance – they are due on the first of the respective calendar month.

### Take advantage of the benefits of a direct debit authorisation:

- Your contributions will be automatically debited at the agreed time.
- Changes in contributions can thus be automatically taken into account.
- Any credit balance (e.g. in the case of a chargeback) is thus immediately taken into account.
- Your contribution account is always balanced.

## When does your self-insurance end?

- a) Self-insurance ends on the day before you
- take up employment subject to compulsory insurance,
  - are self-employed and subject to compulsory insurance,
  - perform military or civilian service,
  - receive a cash benefit from the job centre,
  - receive childcare allowance or
  - receive means-tested minimum benefits.
- b) Self-insurance ends at the end of the month if you announce in writing/by email that you
- declare your resignation because of an existing co-insurance or
  - give up your habitual residence within the EU, the EEA, Switzerland, or certain contracting states.
- c) Self-insurance ends at the earliest after six consecutive calendar months from the start of self-insurance,
- if you declare your resignation in writing/by email, with effect from the last day of the month following the declaration of resignation, or
  - contributions for two calendar months are outstanding on your contribution account, with the end of the second calendar month for which the contributions have not been paid.

**Note:** In these two cases, you may reapply for self-insurance only after a further six calendar months have elapsed.

- d) Self-insurance ends at the end of the third calendar month after the end of the academic or school year in which you were last enrolled or after the last examination date.

This regulation applies only if your self-insurance was not terminated earlier for another reason.

## What should be kept in mind?

Please send us the confirmation of continuation or enrolment for each semester started as soon as possible. Please report changes like this within a week:

- You start employment and are thus covered by health insurance
- Your income situation changes
- You move your place of residence (habitual abode)

## Are your dependants also insured?

Self-insurance for students enables the co-insurance of certain dependants. Dependants are considered to be:

- Your spouse<sup>1</sup>,
- Your registered partner<sup>2</sup>,
- Your children (legitimate and illegitimate children, stepchildren<sup>3</sup> and foster children<sup>4</sup> until they reach the age of 18).

If the relevant requirements are met (e.g. school attendance or successful studies), you can apply to extend your child's co-insurance free of charge until they reach the age of 27.

<sup>1</sup> Spouses are insured free of charge only under certain conditions.

<sup>2</sup> Registered partners are insured free of charge only under certain conditions.

<sup>3</sup> In the case of stepchildren, additional requirements are necessary for a joint household with the insured person.

<sup>4</sup> In the case of foster children, additional requirements are necessary for a joint household with the insured person.

## Your application for self-insurance:

[You can obtain the application here](#) and from your regional ÖGK customer service.

Do you have any questions? [Click here for your regional contact persons.](#)

