

## When does self-insurance end?

### Your self-insurance ends

- the day before the start of compulsory health insurance (e.g. employment subject to full insurance, unemployment benefit, or military service);
- at the end of the calendar month if you give up your habitual residence in Austria or in the EU area, EEA, Switzerland, or a contracting state;
- in the case of co-insurance, at the end of the calendar month in which you declare your withdrawal in writing;
- 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.

### Your self-insurance ends at the earliest after a minimum period of six months (with the end of the calendar month)

- if the resignation is declared without special reason, or
- if the contributions are not paid for two months, after the end of the second calendar month.

The contributions must be paid for a minimum period of six months.

A new application is possible again only six months after the termination of self-insurance.

## What should be kept in mind?

Please send us the confirmation of continuation or enrolment for each semester started as soon as possible. Please also inform us immediately of any change in the requirements (e.g. the start of compulsory insurance, the end of studies, or a change of residence).

## Contact and more information

Do you have any questions? We will be happy to advise you. You can find your regional contact persons at [www.gesundheitskasse.at](http://www.gesundheitskasse.at).



Here you will also find details and the application for self-insurance for students.

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# Self-insurance for students



## What are the requirements?

### Preferential self-insurance for students is possible

- if you are studying at an Austrian university, university of applied sciences, or an academy,
- if you do not have your own health insurance or non-contributory co-insurance, and
- if your usual place of residence (i.e. the centre of your life) is within the country.



Self-insurance is also possible during studies in an EU or EEA state, in Switzerland, or in a contracting state with which a social security agreement exists.

It is best to enquire in advance at the Österreichische Gesundheitskasse (ÖGK).

### Preferential self-insurance for students is not possible

- if the income limit stipulated in the Student Support Act 1992 (StudFG) is exceeded in the current calendar year,
- if you have changed your degree programme more than twice or after the third enrolled semester, or
- if you have exceeded the average duration of studies by more than four semesters without important reasons such as military service, civilian service, or the birth of a child.

## What does self-insurance cover?

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

This covers the costs of doctor's visits, hospital stays, medication, remedies, and much more.

From the first day, you are entitled to these benefits in kind but not to cash benefits such as sickness or maternity benefits.

## When does self-insurance begin?

Your self-insurance immediately follows a terminated health insurance or co-insurance if your application is received by ÖGK within six weeks. Otherwise, it starts the day after your application arrives.

### How much does the self-insurance cost?

The monthly contribution for the preferential self-insurance for students is **73.48 euros** (as of 2025).



## Where should the application be submitted?

Please submit your application for self-insurance in writing to the ÖGK – in the province where you live.



## Which documents do you need?

We also need the following information so that we can quickly process your application

- the confirmation of continuation or enrolment for the current semester,
- a copy of the confirmation of study with all fields of study and their duration,
- a copy of the registration form,
- the notice/information from the university about the duration of a pre-study course,
- proof of previous periods of health insurance with foreign insurance institutions in the last 12 months, and
- for foreign students, a copy of your passport or identity card.

