

List of health insurance companies in Bochum

Health insurance companies	Branch office	Opening hours*
AOK Nord-West www.aok.de kontakt@nw.aok.de 0800 265 5000	Umlandstr. 30-34 44791 Bochum	Monday 8:30 a.m. - 6 p.m. Tuesday 8:30 a.m. - 5 p.m. Wednesday 8:30 a.m. - 2 p.m. Thursday 8:30 a.m. - 6 p.m. Friday 8:30 a.m. - 2 p.m.
	Am Wall 13 44866 Bochum	Monday 8:30 a.m. - 5 p.m. Tuesday 8:30 a.m. - 1 p.m. Wednesday closed Thursday 8:30 a.m. - 1 p.m. Friday 8:30 a.m. - 1 p.m.
BARMER Krankenkasse www.barmer.de service@barmer.de 0800 333 1010	Universitätsstr. 48 44789 Bochum	Monday 9 a.m. - 5 p.m. Tuesday 9 a.m. - 5 p.m. Wednesday 9 a.m. - 1 p.m. Thursday 9 a.m. - 6 p.m. Friday 9 a.m. - 1 p.m.
BKK VBU www.meine-krankenkasse.de info@bkk-vbu.de 0800 165 6616	Meesmannstr. 116 44807 Bochum	Monday 9 a.m. - 4 p.m. Tuesday 9 a.m. - 4 p.m. Wednesday 9 a.m. - 4 p.m. Thursday 9 a.m. - 4 p.m. Friday 9 a.m. - 1 p.m.
DAK-Gesundheit www.dak.de service@dak.de 040 325 325 555	Ferdinandstr. 13 44789 Bochum	Monday 8 a.m. - 4 p.m. Tuesday 8 a.m. - 4 p.m. Wednesday 8 a.m. - 4 p.m. Thursday 8 a.m. - 5 p.m. Friday 8 a.m. - 1 p.m.
Kaufmännische Krankenkasse (KKH) www.kkh.de 0800 55 48 64 05 54	Hellweg 2 44787 Bochum	Monday 1 p.m. - 4 p.m. Tuesday closed Wednesday 1 p.m. - 4 p.m. Thursday 1 p.m. - 4 p.m. Friday closed
Knappschaft www.knappschaft.de krankenvsicherung@knappschaft.de 0800 020 0501	Pieperstr. 14-28 44789 Bochum	Monday 8 a.m. - 4 p.m. Tuesday 8 a.m. - 4 p.m. Wednesday 8 a.m. - 1 p.m.** Thursday 8 a.m. - 4 p.m. 4 p.m. - 6 p.m.** Friday 8 a.m. - 1 p.m.**

<p>Techniker Krankenkasse (TK)</p> <p>www.tk.de service@tk.de 0800 285 8585</p>	<p>Universitätsstr. 76A 44789 Bochum</p>	<p>Monday 8:30 a.m. - 4 p.m. Tuesday 8:30 a.m. - 4 p.m. Wednesday 10 a.m. - 4 p.m. Thursday 8:30 a.m. - 6 p.m. Friday 8:30 a.m. - 2 p.m.</p>
<p>VIACTIV</p> <p>www.viactiv.de service@viactiv.de 0800 222 1211</p>	<p>Suttner-Nobel-Allee 3-5 44803 Bochum</p>	<p>Monday 9 a.m. - 4 p.m. Tuesday 9 a.m. - 4 p.m. Wednesday 9 a.m. - 4 p.m. Thursday 9 a.m. - 6 p.m. Friday 9 a.m. - 3 p.m.</p>

*All branches are closed on Sundays and public holidays.

** with appointment

Differences between public and private health insurance

	Public health insurance	Private health insurance
Free coinsurance for family members	Yes, up to certain income and age limit	No
Services	<ul style="list-style-type: none"> • Prescribed by law • Standard care 	<ul style="list-style-type: none"> • Individually, contractually agreed • Very low-cost rates only offer limited services (no coverage of e.g. psychotherapy, pregnancy) or become significantly more expensive over time.
Beitragsrechnung	<ul style="list-style-type: none"> • Reduced student contribution • Health insurance as an employee: Income dependent 	<ul style="list-style-type: none"> • Income independent • Depends on the rates as well as age and state of health at the time the contract is signed
Own contributions/ additional payments	Regulated by law	Individually, contractually regulated
Company	Self-governing public sector companies	Commercial companies
Risk assessment prior to signing contract	No	Yes, health check-up and disclosure of all previous diseases
Costs	Approx. 120€ as a student	Costs may differ from student to student. However, for the same benefits as with a public health insurance, the contribution has to be at least 300€ per month.
Payment	<ul style="list-style-type: none"> • Monthly coverage contribution, flat-rate payments plus individual contributions • Doctors and hospitals charge directly to the health insurance company 	<ul style="list-style-type: none"> • Monthly coverage contribution • Additional up-front costs provided by the insured person. The contribution is subsequently reimbursed by the private health insurance.
Conditions	Student rate is only available for students under 30	Students over 30 (without employment requiring social security contributions) and German course participants