

Student Health Insurance: Affordable Medical Coverage for International Students

Studying abroad is an exciting opportunity to discover a new culture, gain valuable qualifications, and build your future. However, before starting your academic journey, it is essential to make sure you have the right health insurance.

Whether you are coming to France, another European country, or studying elsewhere in the world, having appropriate medical coverage protects you against unexpected healthcare expenses and may also be required for your visa or university enrolment.

At Exclusive Healthcare, we help international students find affordable, reliable, and flexible health insurance solutions that meet both legal requirements and personal healthcare needs.

Why Do International Students Need Health Insurance?

Healthcare costs can quickly become expensive if you become ill or have an accident while studying abroad. Even in countries with public healthcare systems, international students are often responsible for part of their medical expenses.

Student health insurance ensures you can receive quality medical treatment without worrying about unexpected costs. Depending on your destination and your visa status, proof of health insurance may also be mandatory before your arrival.

Having comprehensive medical coverage allows you to focus on your studies with complete peace of mind.

What Does Student Health Insurance Cover?

Coverage varies according to the insurance plan you choose, but most student policies include:

- General practitioner consultations • Specialist appointments
- Emergency medical treatment • Hospitalisation and surgery
- Prescription medications • Diagnostic tests
- Medical imaging
- Mental health support

- Maternity care (depending on the policy) • Repatriation assistance
- Medical evacuation when necessary • 24/7 emergency assistance

Some plans also include dental care, vision care, physiotherapy, vaccinations, and telemedicine services as optional benefits.

Our advisors will help you select the level of protection that best fits your studies, destination, and budget.

Who Can Apply?

Our student insurance solutions are suitable for:

- International students
- Exchange programme participants • Erasmus students
- Language school students • University students
- PhD candidates
- Interns completing placements abroad
- Young professionals participating in graduate programmes

Whether you are staying for one semester or several years, we can help you find the right insurance solution.

Is Student Health Insurance Required for a Visa?

Many countries require international students to provide proof of health insurance before issuing a student visa.

Depending on your destination, your insurance policy may need to meet specific minimum requirements regarding medical expenses, hospitalisation, emergency treatment, and repatriation.

Our team can recommend policies that comply with the requirements of your host country and educational institution.

How Much Does Student Health Insurance Cost?

Student insurance is generally one of the most affordable forms of international medical coverage.

The premium depends on factors such as:

- Your age
- Country of study
- Duration of your stay
- Level of medical coverage • Optional benefits selected

We work with leading insurance providers to offer competitive plans that provide excellent value without compromising the quality of coverage.

Why Choose Exclusive Healthcare?

Choosing the right student insurance can be confusing, especially if you are unfamiliar with healthcare systems abroad.

At Exclusive Healthcare, we make the process simple by comparing multiple insurers and helping you understand exactly what is included in each policy.

By working with us, you benefit from:

- Personalised advice
- Access to trusted international insurers • Affordable student plans
- Fast quotation process
- Assistance in English and French
- Support before and after your policy starts

Our objective is to help every student begin their international experience with confidence.

Frequently Asked Questions

Can I use my student insurance immediately?

In most cases, coverage begins on the effective date shown on your policy once your application has been approved.

Does student insurance cover emergency hospitalisation?

Yes. Most plans include emergency medical treatment and hospitalisation, although reimbursement limits depend on the policy selected.

Can my insurance satisfy visa requirements?

Many student insurance plans are specifically designed to meet visa requirements. Our advisors can help you choose a compliant policy.

What happens if I travel during my studies?

Some student insurance plans include international coverage during temporary trips, while others may limit protection to your country of study. We can help you compare the available options.

Can I renew my insurance every academic year?

Yes. Most student policies can be renewed if you continue your studies or extend your stay abroad.

Start Your Studies with Complete Confidence

Your education is one of the most important investments in your future. Make sure your health is protected throughout your academic journey with reliable student health insurance.

Contact Exclusive Healthcare today to compare student insurance plans, receive personalised advice, and obtain a quotation tailored to your destination, your studies, and your budget.