



Health Insurance

Everyone living or working in Germany has to be insured at a certain minimum: You need to make sure that at least out-patient medical treatment and hospital costs are covered. Your insurance must also include certain medical check-ups and coverage for pregnancy. This is why you have to show proof of your health insurance before obtaining a residence permit or signing an employment contract.

You can basically choose between the government-regulated public health insurance system ("gesetzliche Krankenversicherung", *GKV*), private health insurance from a German or international insurance company ("private Krankenversicherung", *PKV*) or a combination of the two.

Government Health Insurance System/ Statutory Health Insurance (GKV)

In Germany we have more than 130 health insurance funds ("Krankenkassen") which are part of the government health system and vary slightly in their goods and services, which are mostly standardized. All providers charge the same basic rate of 15,5 % of your eligible gross salary to a maximum monthly income of 4,050 Euros (as of 2014). People who earn more than this sum do not have to pay a higher insurance premium. Generally, the maximum monthly premium can be up to approximately 628 €. A bit less than half of this sum is paid by your employer. (The employee pays 8,2% and the employer 7,3 %).

Roughly 90% of all Germans are members of one of the statutory insurance companies.

The right to switch providers:

When you choose to sign up for statutory health insurance you have to be insured with one health fund provider for at least 18 months before you can transfer to a different "Krankenkasse" by giving two months' notice. There may be a chance of switching earlier if your provider levies assessor charges.

Furthermore, governmental nursing care insurance is mandatory. It costs 93 € per month, half of which is also paid by your employer.

Private Health Insurance System (PKV)

There are more than 40 companies in Germany which provide private medical insurance in the form of many different packages and price ranges. You are free to take out private health insurance only if your gross annual salary regularly exceeds 50,850 EUR (as of 2012). Contributions do not depend on your salary. The cost of medical insurance thus depends on the benefits chosen as well as on pre-existing medical conditions, gender, profession and entry age. Since 2010 health insurance premiums are partly tax deductible.

With a private health insurance you can normally expect better service, a broader range of treatment methods and choice of doctors. However, you have to keep in mind that the costs for treatment often have to be paid out of your own pocket first and are refunded later after submitting an invoice. Moreover, you have to pay for the insurance for all of your family members separately, and you are financially liable for the premiums even if you are not working (e.g. due to raising children). Once insured privately, you may not be able to return to the government health insurance system.

Combination of statutory and private health insurance

In case you are not sure if your gross salary will permanently exceed the threshold of 50, 850 € or if the membership in a statutory health insurance might be more beneficial once you have children, you may also take out GKV and choose certain supplementary components by private providers.

This combination of companies may have the advantage that you can select more purposefully the providers and special benefits that suit your needs most. Maybe you need coverage of costs for dental implants but not for glasses, and you would like to be able to choose the specialist who treats you but do not care that much about a single room? By taking out supplementary private health insurance in addition to the statutory cover you may regulate your medical service package according to your income, special needs and current living conditions.

Government/Statutory and Private Health Insurance System at a Glance:

	Government Health Insurance System (GKV)	Private Health Insurance (PKV)
Medical benefits	<ul style="list-style-type: none">• out-patient care with registered doctors ("Kassenärzte")• basic dental care• in-patient (hospital) care• treatment by the doctor on duty at the nearest hospital• prescribed medicines	<p>Private Health Insurance may additionally cover or partially cover (dependent on the specific providers and tariffs):</p> <ul style="list-style-type: none">• coverage for private doctors or surgeons• stay in a private hospital room• dental implants• glasses or contact lenses• homeopathic/alternative medical treatment
PRO	<ul style="list-style-type: none">• You can also register your non-working dependents who live with you in Germany with the same "Krankenkasse" for no additional costs.• You do not have to prepay for treatments.• You are always free to switch insurance providers or "upgrade" your ben-	<ul style="list-style-type: none">• You can expect more service and a better choice of medical and dental care.• Your insurance covers more costs (e.g. for alternative treatment methods)• You have a full choice of doctors (not restricted to "Kassenärzte").• In hospital, the chances are better to request a doctor who speaks your na-

efits by choosing a private complementary insurance.

tive language.

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- You have less choice of medical treatments and may also experience less service or longer waiting times for special treatments if your case is not an emergency.
- If you choose alternative treatment methods you can do so but have to pay for them yourself.
- You have to pay most costs out of your own pocket first and hand in an invoice for a refund.
- Once you chose a private health insurance you may not be able to change your mind and return to the government health insurance system when your personal circumstances change.
- All of your dependents have to be insured separately, which causes a significant amount of additional costs.
- If you are older or suffer from chronic illnesses you might not be accepted to take out private insurance.

Tips and links to obtain specific information on the topic:

To learn more about the German health care system and relevant information for international researchers also consult EURAXESS:

http://www.eracareers-germany.de/portal/health_insurance_in.html

For more information on the German social system in general and healthcare in particular, see:

<http://www.deutsche-sozialversicherung.de/en/health/index.html>

For general information on statutory health insurance as well as on international healthcare arrangements visit the webpage of the German Union of Statutory Health Insurances ("GKV Spitzenverband"):

<http://www.dvka.de/oeffentlicheSeiten/Fremdsprachen/Englisch.htm>

The union also offers a list of all governmental health care providers in the country:

<http://www.gkv-spitzenverband.de/krankenkassenliste.pdf>

A complete list of all private health care providers can be found here:

<http://www.krankenkassen.de/private-krankenversicherung/pkv-liste/>

Disclaimer:

The information given on this topic is no advice on the choice of insurance or the quality of insurance providers. The best decision will be different for each person according to their specific living conditions and needs. So, please, consult one of the health insurance providers or an independent insurance broker.

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