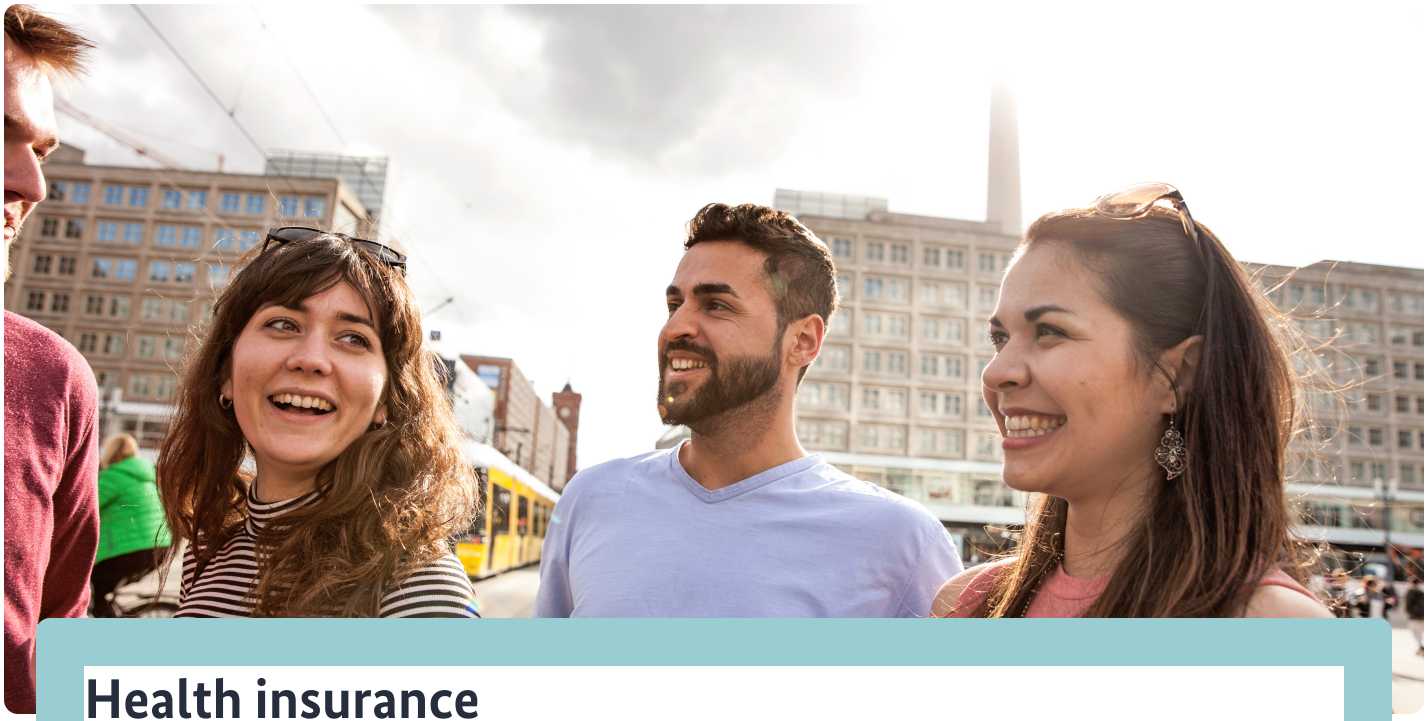

Health insurance

In Germany, health insurance protects you in case you need medical care. Here you will find an overview of the types of health insurance and what they cover.

On this page

- Statutory health insurance
- Private health insurance
- Health insurance without an employer

In Germany, you are required to take out health insurance. There are two main types: statutory health insurance and private health insurance. The two systems differ in what they cover and in the requirements you need to meet. Switching from one to the other is not always possible. If you are employed, contributions to your health insurance are usually deducted directly from your salary.

Health insurance cover from the first day in Germany

Take out travel health insurance in your home country to cover the period between your arrival and the start of your employment. Check in advance with the relevant German mission abroad which requirements your travel health insurance must meet. Make sure you have continuous insurance cover, particularly for the period between your arrival in Germany and the start of the health insurance provided under your vocational training contract or employment contract.

Statutory health insurance

Most employees in Germany have statutory health insurance. If you have statutory health insurance, you can choose from a wide range of health insurance providers to find the one that suits you best. You can find a list of all the statutory health insurance providers **here**.

Statutory health insurance covers a number of aspects and characteristics that make it unique.

- The amount of your health insurance premium depends on your income and the type of insurance you choose.
- Doctor's visits and medications are usually paid for directly by the health insurance provider. Usually, you will not receive a bill.
- Your family also benefits from your insurance cover: For example, if your spouse does not work, you can include them in your statutory health insurance free of additional charge. The same applies for your children.

Health insurance benefits

If you fall ill, you are in good hands in Germany. Your health insurance provider covers the costs of all urgently needed medical treatments. The basic insurance cover provided by statutory health insurance providers includes the following services:

- outpatient medical treatment, such as in a doctor's surgery
- dental care
- medication, health remedies and medical aids
- inpatient medical treatment, such as in a hospital
- medically necessary rehabilitation
- pregnancy and childbirth services

Other services may or may not be covered by your health insurance provider. Examples of such services include professional dental cleaning and skin cancer screening. Please contact your health insurance provider directly to find out if they will cover certain services you may need.

Note: Long-term care insurance included

By taking out health insurance, you automatically take out long-term care insurance. Long-term care insurance covers you if, for example, you are no longer able to look after yourself due to a serious illness – in other words, if you need the help of a carer.

What is the health card (eGK) / European Health Insurance Card (EHIC)?

If you are a member of a statutory health insurance scheme, you will receive an electronic **health card**, which is similar to a health insurance membership card. Bring this card with you every time you see your doctor. It is also valid in all EU countries as well as in Great Britain, Iceland, Liechtenstein, Norway and Switzerland. This means that if you fall ill in these countries during a holiday or a business trip, you will get access to local medical care with your European Health Insurance Card (EHIC). You do not have to apply for an EHIC. It is automatically printed on the back of your insurance card. It is a good idea to check with your health insurance company about emergency procedures in due time before travelling abroad.

Private health insurance

Above a certain salary, you can opt for private health insurance. This salary level is called the compulsory insurance limit. You can find the current applicable salary level on the **official website of the Federal Government**. Private health insurance is particularly important for people with high incomes, the self-employed and civil servants.
You can also take out statutory health insurance as well as individual private supplementary insurance. Popular examples include supplementary dental insurance and insurance policies that provide hospitalisation benefits.

Private health insurance differs from statutory health insurance in a number of ways.

- Some medical services are only available to people with private health insurance. There are also exclusive private practices that are only open to privately insured patients. People with statutory health insurance are responsible for paying bills from private practices themselves.
- Unlike with statutory health insurance, private health insurance contributions are not based on your income. Instead, they are based on personal characteristics such as age, gender, occupation and state of health.
- Privately insured people must initially pay their medical bills themselves. Afterwards, patients receive a refund from their health insurance company for the amount they have paid.
- Additionally, an important difference is that children are not covered by private health insurance free of charge. There are separate premiums for each child; however, thanks to child and youth rates, they are usually much lower than for adults.

Once you have opted for private health insurance, it is difficult to switch to statutory health insurance. You have to meet certain requirements that make it almost impossible to change, especially as you get older. The decision to take out private health insurance should be carefully considered, as premiums increase with age.

Health insurance without an employer

Even if you are not employed, you will still require health insurance. The type of health insurance you need depends on which group you belong to:

- Family: Children, spouses and registered partners can usually be insured together through family insurance, with one adult paying into statutory health insurance.
- Apprentices, students and interns: You are generally required to take out statutory health insurance. There are a few exceptions, e.g., students over the age of 30.

- Jobseekers: EU citizens can use their European Health Insurance Card. People without EU or **EEA** citizenship who are not in employment, for example because they have a jobseeker **visa**, must take out private health insurance. There are special rates for expats in this case.

Information on the web

Federal Ministry of Health

Information for migrants on the German health care system

Citizens' hotline for questions about the health system

The electronic health card

Health care in Germany

Information on the German healthcare system

National Association of Statutory Health Insurance Funds

An overview of all statutory health insurances

Association of private health insurance companies

Overview of private health insurance

EURAXESS

Information on health insurance in Germany

Federal Association of Statutory Health Insurance Dentists

Search for dentists in Germany

International Organization for Migration | IOM, UN Migration

Resources for Navigating Life in Germany: Workbook & Digital Companion App

Print page

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