

Health insurance

Germany has one of the best healthcare systems in the world, offering its citizens both general and comprehensive health insurance. Around 85% of the population is covered under a public health insurance scheme, while the rest are privately insured.

Statutory health insurance

Most Germans pay into the statutory health insurance fund (GKV). Employees with a gross annual income of under 52,200 EUR (4,350 EUR a month) are obliged to make contributions to the GKV. These monthly contributions currently equate to 15.5% of your gross income. The maximum monthly rate is 610 EUR. Employees pay 53% of the monthly amount, while the remaining 47% is paid by employers. Even if your gross annual income significantly exceeds the threshold of 50,850 EUR, your contributions won't change. That's one of the benefits of the German system. Health insurance is also compulsory for students, but they only pay a monthly contribution of 77 EUR.

The medical practice fee of 10 EUR, which patients used to pay for their first visit to the doctor or dentist each quarter, was abolished as of 1 January 2013. However, you still have to pay 5-10 EUR per prescription for medicine and 10 EUR a day for your first 28 days in hospital (this fee will not apply if you are admitted to hospital following an accident).

The biggest advantage of the GKV is that the policy holder's non-working relatives (e.g. spouse or children) who live at the same address are also included on the policy at no extra cost. Lots of people insure themselves and their families with the GKV and then take out additional private insurance to cover the cost of things like homoeopathy, alternative treatments and single rooms in hospitals, and to enjoy better services and dental treatments.

All GKV insurance providers in Germany are self-managing public entities that maintain the statutory health insurance system. Some are big companies with millions of members (e.g. AOK, BEK, DAK), while others only have a few thousand members (e.g. IKK and BKK). However, this doesn't mean the basic services are different, because all GKV insurance providers must observe the statutory regulations. If your statutory health insurance provider increases its contribution fees, you can cancel your membership

with a notice period of two months and switch to another provider. You must remain a member for a minimum of 18 months.

Private health insurance

If your gross annual income is over 50,850 EUR, you're eligible for private insurance. There are around 50 German insurance companies offering different services. Their monthly fees depend on the services you choose and your age, gender and medical history.

For people over 40 years of age, contributions to private health insurance funds are generally higher than for statutory insurance. (However, you can reduce your monthly fees by opting for a higher excess). You should also bear in mind that separate contributions have to be paid for all family members; this is different to the state system, where all non-employed relatives are also included on the insurance policy. Monthly fees are increased over time according to the current situation; the amount you pay at the start of your contract is determined by your age.

Private health insurance providers bear the costs of a range of medical and dental treatments in Germany and abroad. If you're privately insured, you can expect preferential treatment from your doctor or dentist, as you'll be quicker to get an appointment and your doctor will have more time for you. Hospitals and doctors depend on private patients to a certain extent to boost their income, and so they're very much welcome.

Travel health insurance

Public health insurance providers offer a limited amount of services for travelling within the European Union. If you require medical assistance during your travels within the EU, you'll firstly have to pay the fees yourself and then fill out the relevant EU forms to receive a refund from your German health insurance provider. You'll be refunded the amount that your health insurance provider would have paid out for the treatment in Germany, which can sometimes be a fraction of the costs incurred abroad. So, if you're planning a trip abroad within or outside the European Union, it's worth getting travel health insurance before you leave. You should also bear in mind that some insurance policies do not include emergency transport back to Germany. You should therefore carefully read the small print. If you're privately insured, you can enquire about the services available to you abroad.

Sickness benefits

If you fall seriously ill, your employer will usually continue to pay your wage in full for six weeks. After this six-week period, your health insurance provider will pay you sickness benefits of up to 2,340 EUR a month for a maximum of 78 weeks. If you earn over this maximum amount, it's advisable to get additional sickness benefit insurance, which is available at reasonable prices. This is particularly important if your cost of living is over 2,340 EUR a month. So, if you take out private health insurance, you should also think about getting adequate sickness benefit insurance. Please note that neither public nor private insurance providers will bear any costs associated with permanent damage to your health.

Dental treatments

Dental care in Germany is very good. If you require extensive dental treatments like bridges, crowns and orthodontics, you'll have to ask for a treatment and cost plan and then present this to your insurance provider for approval before receiving the treatment. If you have any questions about a suggested treatment, you should get a second opinion. If you're insured with the GKV, you'll have to pay between 50% and 100% of your dental costs, unless you've got additional private insurance. Health insurance providers may refuse to pay for the treatments required for any illnesses you were already aware of before taking out the insurance policy, or your policy may only come into effect after an initial six-month period. Private health insurance providers pay up to 80% of dental treatment costs in total.

Visiting the doctor

Once you've chosen a health insurance provider, you'll automatically receive an insurance card, and you should sign this on the back. The medical practice fee, which patients used to pay for their first visit to the doctor or dentist each quarter, was abolished as of 1 January 2013. Adults get two free dental check-ups a year, while children under the age of 6 are entitled to three. Please get in touch with your health insurance provider to find out which medical check-ups are free for you. Your employer is legally obliged to grant you sick leave, so that you can see a doctor.

How to choose a doctor

Although most patients choose a doctor near their home or work, it's a good idea to ask your friends for recommendations, because a doctor's personality and methods can be particularly important. Bear in mind that you're not tied to one doctor in Germany. You can change doctors at any time if you're unhappy with the service. You can even get the same illness treated by another doctor if the treatment you've received from the first doctor doesn't meet your expectations.

With most health concerns, it's worth seeing a general practitioner first before receiving treatment from a specialist (if recommended by your GP). You'll then get formally referred to a specialist, and you'll often receive recommendations of suitable practitioners. Some doctors only treat private patients. As a publicly insured patient, this means you'll either have to go somewhere else or pay for the entire treatment yourself.

Receiving treatment outside consultation hours

If you require medical assistance outside a doctor's consultation hours, you should firstly phone your GP: Doctors sometimes share their personal contact details in their voicemail message. If you can't get hold of your GP, you should get in touch with the medical emergency services (ärztlicher Notdienst). The emergency services' phone number will depend on your address. The emergency services will tell you who to contact, or they'll even send a doctor to your home. However, if you have a very serious or life-threatening emergency, you should immediately phone the police or fire brigade.

Pharmacies

You'll be able to get almost all the medication you need at your local pharmacy. Even lots of non-prescription medication is only available at pharmacies. Vitamins and similar health products can also be bought in supermarkets and drugstores.

If you're insured with the GKV, medication costs will generally be borne by your insurance provider. Depending on the price, however, you'll have to contribute between 5 and 10 EUR. Prescription drugs are free for children.

If your local pharmacy doesn't have your required medication in stock, you can normally have it ordered for the following day; pharmacies then sometimes even receive the medication on the same day. Pharmacies are generally open until 18:30.

You can also hand in your prescription outside business hours at the emergency pharmacy service (Apothekennotdienst). Pharmacies take turns to provide this emergency service; the schedule displayed in the window will tell you when each

pharmacy has its emergency service.

Once you've found the pharmacy currently open after hours, use the doorbell and a pharmacist or assistant will serve you at a small counter by the door (doors normally remain closed outside opening hours). This is a practical solution for minor complaints like headaches, hangovers and upset stomachs. You can also hand in prescriptions if you haven't had time during the day (provided the pharmacy has the medication in stock). Public health insurance providers also usually bear the costs of generic prescription drugs – but also with the additional charge described above.

Hospitals

If you have to go to hospital, your doctor will arrange a bed for you and refer you to the appropriate specialist. This obviously doesn't apply if you're admitted to hospital in an emergency. Depending on your type of health insurance, you'll be put in a room with one bed or up to four beds.