

Information

PUBLIC HEALTH INSURANCE

General Information

- In Germany, there is a compulsory health insurance scheme for everyone
- The German health insurance system is divided into public and private health insurance schemes
- 90% of the population is covered by public health insurance
- If you are sick, the health insurance company will cover the cost of medical treatment

Who is insured?

(Please note: this list is not complete!)

- employees with a yearly gross salary up to 60,750.00 €
- apprentices / trainees
- students at state and state-approved universities up to the 14th semester but, at the latest, to the age of 30

Services of the statutory health insurance system

- health promotion and prevention of diseases, e.g. vaccinations
- early diagnosis of diseases
- treatments of diseases, e.g. treatments by a doctor or dentist
- sickness benefit
- benefits in case of pregnancy and maternity
- benefits abroad while on holiday

Contributions

- nationwide standardised: 14.6 % of the monthly gross salary
- The employer pays a half of the insurance contribution (7.3 %) and the employee pays the other half.
- Students can benefit from special student rates.
- Family Insurance (Familierversicherung)
 - Spouses and minor children living in Germany can benefit from a non-contributory family insurance. Please contact your insurance company for more information.

Insurance Companies:

List of Insurance Companies:

www.gkv-spitzenverband.de -> Startseite -> Service -> Versichertenservice -> Krankenkassenliste

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