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Pharmacy and Medication — How It Works in Germany

Prescription, over-the-counter, co-pay: How to get Medikamente in Germany and what they cost. Status: March 2026.

Deutsche Begriffe: Apotheke | Rezept | Medikament | Zuzahlung | Hausarzt | Versandapotheke | Festbetrag | Generikum | apothekenpflichtig

Three Categories of Medicines

In Germany, medicines are divided into three groups — this determines where you can buy them:

| Category | Where | Prescription |
|---------------------------|--|--------------------------|
| rezeptpflichtig | Apotheke only | yes — see prescriptions |
| apothekenpflichtig | Apotheke only, no prescription | no, but from the counter |
| freiverkäuflich | also drugstore (dm, Rossmann), supermarket | no |

How the pharmacy itself works — opening hours, night duty, Zuzahlung — is described in a separate article Apotheke step by step.

Generics and Festbetrag

Most medicines have cheaper alternatives — **Generikum** (generic) with the same active ingredient as the original. Health insurance usually covers the medicine only up to the so-called **Festbetrag** (reference price); if you choose the more expensive original, you pay the difference. The pharmacy often dispenses the cheaper substitute (aut-idem rule)

— you can ask for it to reduce costs.

Versandapotheke and Hausapotheke

You can order medicines without a prescription (and increasingly e-prescriptions) from a **Versandapotheke** (online pharmacy) — it may be cheaper, but you wait for delivery. It's worth having a **Hausapotheke** (home medicine cabinet) at home: painkillers, thermometer, plasters, something for a cold and stomach. For more serious symptoms, don't guess — go to a doctor's visit, and treatment is covered by your Krankenversicherung as part of your contribution.