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The German Healthcare System — Overview for Foreigners

Krankenversicherung, Hausarzt, Facharzt, Überweisung, Notaufnahme and Krankschreibung — how the system works.

Deutsche Begriffe: Gesundheitssystem | Krankenversicherung | Hausarzt | Facharzt | Überweisung | Krankschreibung

Health Insurance Requirement

In Germany, **health insurance is mandatory** — for everyone who lives and works here. There are two systems:

Gesetzliche Krankenversicherung (GKV)

- Approximately **90 % of the population** is publicly insured.
- Contribution: **14.6 %** of gross income (employer and employee each 50 %) + additional contribution (approx. 1.0-1.7 %).
- Insurance funds: TK, AOK, Barmer, DAK, IKK, HKK and others.
- **Family insurance:** Spouse and children are **covered free of charge** if they have no income (over €505/month).

Private Krankenversicherung (PKV)

- For **self-employed, civil servants** and employees earning gross income above **€69,300 annually** (2026).
- Contribution depends on age, health status and tariff — not on income.
- **Important:** Switching back to GKV from age 55 is almost impossible.

Hausarzt — Your First Point of Contact

The **Hausarzt** (general practitioner) is the **central contact point** for all health matters in Germany:

- **Registration:** Call or visit in person. Bring your **health insurance card (eGK)**.
- Your Hausarzt knows your medical history and coordinates treatment.
- For most specialists, you need a **Überweisung** (referral) from your Hausarzt.

Finding a Hausarzt

- **KBV doctor search** at arztsuche.kbv.de — search by specialty, language and location.
- **Jameda.de** — rating portal with patient reviews.
- **Tip:** Ask neighbors, colleagues or your community for recommendations — especially for doctors who speak your language.

Facharzt and Überweisung

For **specialists** (eye doctor, orthopedist, dermatologist, ENT, etc.) you typically need a **Überweisung** from your Hausarzt:

- Without a referral: Many specialists will still see you, but waiting times are often **longer**.
- **Waiting times:** 3-8 weeks are normal (psychotherapy: 3-6 months!).
- **Appointment service:** Call **116 117** — the Kassenärztliche Vereinigung will arrange a specialist appointment **within 4 weeks**.

Exceptions — without a referral

You can visit these specialists directly:

- **Eye doctor** and **gynecologist**
- **Pediatrician** (for children)
- **Dentist**
- **Emergency room** (in acute emergencies)

Emergency Room and On-Call Service

Notaufnahme (Hospital Emergency Room)

The emergency room is for **life-threatening situations**:

- Heart attack, stroke, severe injuries, breathing difficulties
- **Emergency number: 112** (ambulance, fire department)
- Costs are covered by your health insurance.

Ärztlicher Bereitschaftsdienst (On-Call Medical Service)

For **urgent, but not life-threatening** complaints outside office hours:

- Phone: **116 117** (free, 24/7)
- On-call clinics in hospitals (evenings and weekends).
- **Do not** visit the emergency room for non-emergencies — it overwhelms the facility and you wait very long.

Krankschreibung (Sick Leave Certificate)

If you are ill and cannot work:

- **From day 1 of illness** (or from day 3 according to your employment contract) you need a **Krankschreibung (AU)** from your doctor.
- Since 2023: The AU is transmitted **electronically** directly to your health insurance and employer (eAU).
- **Continued pay:** Your employer pays **your full salary for 6 weeks**.
- From **week 7 onwards:** Your health insurance pays **sick benefit** (70 % of gross income, max. 78 weeks).

Preventive Examinations — Free

Your statutory health insurance covers numerous **preventive examinations:**

- **Health check-up** from age 35 (every 3 years).
- **Dental care** (2× per year — definitely take advantage for bonuses on dental prosthetics!).
- **Cancer screening** from certain ages.
- **Child preventive check-ups** (U1-U9) — mandatory and free.

Co-payments and Exemptions

For some services, publicly insured people pay a **co-payment:**

- **Medications:** €5-10 per prescription.

- **Hospital stay:** €10 per day (max. 28 days/year).
 - **Payment limit:** max. **2 % of gross income** per year (1 % for chronically ill). After that you can apply for **exemption**.
- Status: March 2026. All information without warranty.