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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

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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**.

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