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GKV vs PKV — Statutory vs Private Health Insurance

Differences between statutory (GKV) and private health insurance (PKV) in Germany: who can choose and what's worth it? As of March 2026.

Deutsche Begriffe: GKV | PKV | Krankenkasse | Zusatzbeitrag | Familienversicherung

GKV vs PKV — Statutory vs Private Health Insurance

> As of March 2026. All information without warranty.

Two Systems in Germany

Germany has a **dual health insurance system**: Most people are covered by **statutory health insurance (GKV)**, some by **private health insurance (PKV)**.

GKV (Gesetzliche Krankenversicherung)

Who is insured here?

- **Employees** with gross salary up to the insurance threshold (€73,800/year in 2026)
- Students, pensioners, basic income recipients
- **Family insurance:** Spouses and children are covered for free (if income below €603/month)

Contributions 2026:

- **General contribution rate:** 14.6% of gross salary
- **Additional contribution:** avg. 2.9% (varies by fund: 2.18–4.39%)

- **Total:** approx. 17.5% (employer pays half)
- **Contribution ceiling:** €66,150/year — above this income, contributions don't increase further

Advantages:

- **Family insurance** (free for spouse/children)
- Contribution based on **income**, not health status
- No surcharges for pre-existing conditions
- Uniform **service catalog** (approx. 95% of services are identical across all funds)

PKV (Private Krankenversicherung)

Who can get private insurance?

- Employees with salary **above** the insurance threshold (€73,800/year)
- **Self-employed** and **freelancers** (regardless of income)
- **Civil servants** (government allowance + PKV)

Contributions:

- Based on **age, health status, and selected plan**
- Independent of income
- **No employer subsidy** for family members (each person pays separately)

Comparison

	GKV	PKV
Contribution	income-dependent	risk/age-dependent
Family insurance	yes (free)	no (each person pays)
Services	standard catalog	depends on plan (often better)
Doctor appointments	standard waiting times	often faster appointments
Return to GKV	—	difficult (nearly impossible after age 55)
In old age	premium decreases with pension	premium can increase significantly

Recommendation for Foreigners

For most immigrants, **GKV is the better choice:**

- Family insurance saves money
- No risk of rising premiums in old age
- Simpler administration
- Employer pays half

PKV is worthwhile for: high earners without children, self-employed with high income, civil servants