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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

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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

	GKV	PKV
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

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