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Health Insurance in Germany — GKV or PKV?

Everything about health insurance in Germany. How to choose a health fund, costs, and what's covered.

Deutsche Begriffe: Krankenversicherung | GKV | PKV | Krankenkasse | Gesetzliche Krankenversicherung | Versicherungspflicht | Versicherungspflichtgrenze | Zusatzbeitrag | Pflegeversicherung | Familienversicherung | Sonderkündigungsrecht | Private Krankenversicherung | elektronische Gesundheitskarte | eGK | studentische Krankenversicherung | EHIC | Minijob | Aufenthaltstitel | Familiennachzug | Arbeitsvertrag | Anmeldung

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Health Insurance in Germany

Insurance is MANDATORY

In Germany, **everyone must have health insurance** (Versicherungspflicht) — from the first day of stay. Without it, you cannot register for work, and often cannot register your residence or extend your residence permit.

Two systems: GKV and PKV

GKV (Gesetzliche Krankenversicherung) — public

• **For whom:** employees with income up to **€77,400/year** (Versicherungspflichtgrenze 2026); below this limit GKV is mandatory

• **Cost:** standard contribution **14.6%** + Zusatzbeitrag from the insurance fund (avg. ~2.5%) + Pflegeversicherung (~3.4–4%). **Employer pays half**

• **Advantages:** family members without income covered **for free** (Familienversicherung), fixed range of benefits

• **Disadvantages:** longer waiting times for specialist appointments

Popular health insurance funds (Krankenkasse): TK, AOK, Barmer, DAK. The basic premium is the same — they differ in **Zusatzbeitrag** and service quality. You can switch funds after 12 months, and if Zusatzbeitrag increases, you have **Sonderkündigungsrecht**.

PKV (Private Krankenversicherung) — private

• **For whom:** those earning over €77,400/year (for 3 years), civil servants, freelancers

• **Cost:** depends on age and health (€200–800/month)

• **Advantages:** faster appointments, higher standard

• **Disadvantages:** becomes more expensive with age, **each family member pays separately**, difficult to return to GKV

How to register?

If you work on an employment contract:

1. Choose a health insurance fund (GKV) and fill out the application online

2. Give your employer your insurance number — the premium will be deducted from your salary

3. You'll receive an **electronic health card (eGK)** — show it to your doctor

If you're a freelancer or student:

• Freelancer: GKV voluntary (you pay the full premium) or PKV

• Student: affordable **studentische Krankenversicherung** until age 30

What does insurance cover?

 Doctor visits, hospital, operations Prescription medications (€5–10 copay) Pregnancy and childbirth, rehabilitation

 Dentist only partially (crowns, implants — you pay extra) Glasses for adults, alternative medicine

Special situations

• **Minijob does not provide insurance** — you must be insured through another source

• **Family:** when bringing family members, they must also have insurance (Familienversicherung in GKV or their own)

• **EHIC card** from EU countries works temporarily — when you start work, you need German insurance