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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

Health Insurance in Germany

Insurance is MANDATORY

In Germany **everyone must have health insurance**. Without it, you cannot legally work.

Two Systems: GKV and PKV

GKV (Gesetzliche Krankenversicherung) — Public

- **For whom:** Employees earning up to €69,300/year (2024)
- **Cost:** ~15% of salary (employer pays half!)
- **Advantages:** Family covered for free, fixed benefits
- **Disadvantages:** Longer waiting times for appointments

Most popular health funds (Krankenkasse):

- TK (Techniker Krankenkasse) — largest, good service
- AOK — available everywhere, regional
- Barmer — good for families
- DAK — competitive premiums

PKV (Private Krankenversicherung) — Private

- **For whom:** Earners above €69,300/year, freelancers
- **Cost:** Depends on age and health (€200-800/month)
- **Advantages:** Faster appointments, better hospital rooms
- **Disadvantages:** More expensive with age, family pays separately

How to Register?

If you work (employment contract):

1. Choose a health fund (GKV)
2. Fill out form online or at branch
3. Give employer your insurance number

If you're a freelancer:

1. You can choose GKV (voluntary) or PKV
2. You pay the full premium yourself (~€800/month in GKV)

What's Covered?

- Doctor visits Hospital Surgery Prescription drugs (€5-10 copay) Pregnancy and childbirth Rehabilitation
- Dentist (partially — crowns, implants) Optometrist (glasses for adults) Alternative medicine

EHIC Card

If you have insurance from an EU country, you can temporarily use the **European Health Insurance Card (EHIC)**. But once you start working — you must have German health insurance.

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