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Pregnancy and Maternity Protection — Your Rights as an Expectant Mother

Maternity protection, maternity benefits, prenatal care and midwife services: what you're entitled to in Germany during pregnancy. As of March 2026.

Deutsche Begriffe: Mutterschutz | Schwangerschaft | Mutterschaftsgeld | Hebamme | Vorsorgeuntersuchung

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Pregnancy and Maternity Protection — Your Rights as an Expectant Mother

> As of March 2026. All information provided without warranty.

Maternity Protection

The **Maternity Protection Act (MuSchG)** protects pregnant employees:

Protection periods:

• **6 weeks before** the expected delivery date: You **must not** work (optional to continue voluntarily)

• **8 weeks after** delivery: You **must not** work (mandatory protection period)

• In case of premature birth or multiple births: **12 weeks** after delivery

Employment protection:

• From the start of pregnancy until **4 months after delivery**, your employer **cannot terminate** your employment

• Also applies during parental leave

Maternity Benefit

Who receives it?

• Employees covered by statutory health insurance

How much?

• **Health insurance:** €13/day (max.)

• **Employer supplement:** Difference to average net salary

• **Result:** You continue to receive your **full net salary** during the protection period!

How to apply?

• **Health insurance:** Submit application for maternity benefit + medical certificate with expected delivery date

• **Employer:** Informs itself and automatically pays the supplement

Prenatal Care

Health insurance covers:

• **Regular prenatal examinations** (approximately every 4 weeks, later every 2 weeks)

• **3 ultrasound examinations** (additional examinations as private services: €30–100)

• **Blood tests, blood pressure measurement, urine tests**

• **Midwife care** — completely free of charge!

Finding a Midwife

A **midwife** accompanies you before, during and after birth:

• Costs covered by health insurance

• **Search early!** (preferably from week 8 of pregnancy)

• Search portals: ammely.de (GKV-Spitzenverband), hebammensuche.de

Hospital Birth

• **Visit the delivery room** in advance (free of charge)

• Hospital costs: fully covered by health insurance

• **Birth certificate** — apply at the registry office within 1 week

After Birth — Complete Immediately:

1. ☐ **Birth certificate** at the registry office (within 1 week)

2. ☐ Apply for **child benefit** (€259/month, retroactive up to 6 months)

3. ☐ Apply for **parental allowance** (within 3 months)

4. ☐ **Health insurance** for your baby (family insurance GKV: free of charge)

5. ☐ Register your child with the **local residents' registration office**

Tips for Foreign Mothers

• Midwives often speak only German — but there are **midwives who speak native languages** (ask at counseling centers)

• **Pregnancy counseling** is free and confidential (pro familia, AWO, Caritas, Diakonie)

• Pregnant women often receive **faster residence permits** — inform the immigration office