



Note: These insurances are often inexpensive, but do not offer full insurance coverage, as existing illnesses or pregnancy, among other things, are not covered!

When does the emergency tariff apply?

- If you do not pay any premiums for two months despite reminders, you will automatically be changed to the emergency tariff. The emergency tariff cannot be chosen by oneself.
- In this, you are only entitled to the treatment of acute illnesses and pain conditions as well as pregnancy and maternity.
- Full insurance cover only arises when you have paid all arrears, if you receive social benefits or if you have a low income confirmed by the Job centre or Social welfare office.

Can I change from private to statutory health insurance?

Yes, but only under certain conditions:

- for employees under 55 years of age, if the income falls below the mandatory insurance limit (2020: approx. € 5,200 gross monthly),
- in the case of self-employed persons under 55 years of age, if you are employed and only work part-time as a self-employed person,
- on admission to the statutory family insurance (regardless of age), if the income does not exceed € 455 per month.



Example: Mr B is a self-employed bricklayer and has private health insurance.

Case 1: At the age of 53 he gave up self-employment and started a full-time job. Mr B can now change to statutory health insurance.

Case 2: At the age of 58 he gave up self-employment and took a € 450 based mini job as a newspaper delivery man. His wife has statutory insurance. Mr B is admitted to family insurance free of charge through his wife.

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Office for the Equal Treatment of EU Workers

Private health insurance

An overview of health care for EU citizens



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Bundesarbeitsgemeinschaft



der Freien Wohlfahrtspflege

Access to the health system is an important issue. In Germany, health insurance is compulsory. As it is not always easy to find your way around, a number of flyers should provide you with initial assistance:

<https://www.eu-gleichbehandlungsstelle.de/advice-centre-search>

For more information on health care and a list of health insurance clearing locations, visit:

<https://www.eu-gleichbehandlungsstelle.de/publikationen>

You can find a Migration advice centre near you here:

<https://www.eu-gleichbehandlungsstelle.de/health>

Who must or can be privately insured?

→ Whoever lives in Germany must have health insurance.

If statutory health insurance is not possible, you must take out private insurance. This applies, if you

- are full-time self-employed or
- are a civil servant or
- do not have access to statutory health insurance for any other reason.

As a rule, employees are compulsorily insured under statutory health insurance. If your income is above the compulsory insurance limit (2020: approx. € 5,200 gross monthly), you can also take out private insurance.

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Note: If you cannot take out statutory health insurance, in most cases the private health insurance company cannot refuse you and has to include you in the basic tariff - even if you have previous illnesses.

When moving to Germany for the first time or returning from abroad: If you were privately insured before, you will be assigned to the private insurance system again.

What do I have to look out for when I take out private health insurance?

Before concluding the contract, the insurance company may require you to explain your state of health and have a medical examination carried out. This also applies if it concerns the basic tariff, but then has no effect on your inclusion in the insurance or the amount of the premium.

For family members, you have to take out your own insurance with your own contributions.

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Note: The contributions to private health insurance (also called premiums) can rise sharply with age.

What do I need to know about the settlement of treatment costs?

- Depending on the tariff you choose, you contribute your own share to the treatment costs. This “deductible” varies depending on the tariff. You can take out insurance with no deductible in the basic tariff.
- The invoice for the treatment is paid by you first. The insurance company will reimburse you for the costs later.

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Note: The reimbursement costs are limited in the basic tariff. You must therefore inform (doctor, dentist, hospital) before each treatment that you are insured in the basic tariff so that there are no outstanding costs.

What tariffs are there in private health insurance?

There are different tariffs with different insurance conditions and costs, depending on the private health insurance company. The contributions are based on age, state of health and the desired scope of services. Therefore, seek detailed advice before deciding on a particular tariff.

Every private insurance company has to offer the so-called **Basic tariff** :

- The benefits are comparable to those of the statutory health insurance.
- The costs correspond to the maximum rate in statutory health insurance (2020: approx. € 850 per month).
- The amount is halved if you receive social benefits or have a low income confirmed by the Job centre or Social welfare office.

Additionally, there are **special tariffs**. These include, for example, **international health insurance** for longer stays in Germany (so-called incoming insurance). There is also special insurance for sex workers.

