

**Case 2:** Ms. X finds a new job after four months. For the four months in which she did not pay the contributions, Ms. X can agree on payment in instalments. As soon as she has transferred the first instalment, she is fully entitled to medical treatment again. However, if she stops the instalment payments, the entitlement to benefits will be suspended again.

**Case 3:** In order for the contribution amount to be recalculated, Ms. X must report her income within 12 months of being asked to do so by the health insurance company. Ms. X pays the contributions after the new contribution is established and has full entitlement to benefits again.

## How do contribution debts arise in private health insurance?

→ They arise from contributions (also called premiums) that are not paid (on time). They also arise if you take out private health insurance late (so-called premium surcharge).

## What are the consequences?

If you do not pay the premiums for more than two months, you will be classified in the emergency tariff. Then you only have limited access to health care (treatment only for acute illnesses and pain, as well as pregnancy and motherhood).

## How do I obtain full benefit entitlement again?

- Pay the contributions owed.
- You are entitled to full benefits despite having to pay contributions if you receive social benefits or if you have a low income confirmed by the Job centre or Social welfare office. Even without a certificate, you can still be in need of help if your income is too low. The health insurance company must check whether this is the case.



**Note:** Contact a debt advice centre or health insurance clearing location.

## Imprint

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 for Migration, Refugees and Integration

**Revised**  
 October 2020

**Design**  
 design.ideo, office for design, Erfurt

**Photo credits**  
 Title: Romolo Tavani/StockAdobe.com



The Federal Government Commissioner  
 for Migration, Refugees and Integration  
 Office for the Equal Treatment of EU Workers

# Contribution debts

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 usually pays health insurance contributions?

- If you have a job that is subject to social security contributions (from € 450.01 per month), the employer calculates the amount of the health insurance contribution and pays its and your share.
- If you receive Unemployment benefit II, the contributions will be paid by the Job centre. If you are unemployed and receive Unemployment benefit I, the Employment agency pays you.

## How do contribution debts arise in statutory health insurance?

→ Contribution debts (also called contribution arrears) arise when contributions are not paid (in time) to the health insurance company.

This can have the following causes:

- You lose your job and you cannot pay the contributions.
- The Job centre or the Employment agency cancels your benefits.
- Due to the compulsory insurance obligation you have automatically become a member of the statutory health insurance without your knowledge.

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**Note:** In order to calculate the amount of the contribution, the health insurance company must be informed about your income. Upon request by the health insurance company, the information period is twelve months. Otherwise the contributions are calculated based on the maximum rate: You then pay the highest contribution (2020: approx. € 850 per month). If you have no income or a mini-job, you only pay the minimum contribution (2020: approx. € 200 per month).

## What are the consequences?

If you have not paid the contributions for more than two months, the so-called “dormant entitlement to benefits” occurs. This means that the costs are only covered by the health insurance company in the event of acute illnesses and pain. Medical services for pregnancy and maternity as well as early diagnosis examinations are also possible.

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**Note:** The dormant entitlement to benefits always only applies to the main insured person, not to the family members covered by the family insurance!

## How do I obtain full entitlement to benefits again?

- Pay the contributions retrospectively or
- make an instalment payment agreement with your health insurance company and pay the instalments as agreed. In addition, you must of course pay your current contributions regularly.
- If you are in need of help, you are entitled to the full benefits despite having to pay contributions. You are in need of help if you receive social benefits or have a low income certified by the Job centre or Social welfare office. Even without a certificate, you can be in need of help if your income is too low. The health insurance company must check whether this is the case.

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**Note:** To do this, contact a debtor advice centre or clearing location for health insurance.

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**Example:** Ms. X has been dismissed from her job. She does not apply for benefits from the Employment agency or the Job centre. After four weeks, her health insurance company informs her that her employer has cancelled her policy. Ms. X does not respond to the letters from the health insurance company. After some time, the health insurance company will inform that she has to pay the highest contribution (2020: approx. € 850 per month).

**Case 1:** Ms. X has no way of paying the contributions. After two months, her health insurance company will inform her that her entitlement to benefits has been suspended. Ms. X has to prove that she has no income and is in need of help so that she will be fully entitled to medical treatment again.

