



Englisch  
Stand: 03/2023

**HEALTH CARE**

**IN GERMANY**

**EXPLAINED**

**IN SIMPLE TERMS**

# Health Care in Germany

## An information brochure for migrants in Hamburg

This brochure is intended to help you find your way around the German health care system. We want you to get the right help quickly..

Here you will find information on

- *Health insurance*
- *Long-term care insurance*
- *Preventative health care.*

You will also find tips for doctor's appointments.

### Attention

We use only the masculine form in the following text. The text is easier to read this way. But we always mean men and women.



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# Health care in Germany

## The role of statutory health insurance providers

In Germany, everyone must have health insurance. A health insurance provider is also referred to as a health insurance fund ("Krankenkasse"). This is regulated by law. This is called **compulsory insurance**.

Most people in Germany are members of a **statutory health insurance provider**. There are many different providers of statutory health insurance.

Statutory health insurance aims to ensure that

- *members stay healthy*
- *the health condition of the members improves*
- *members recover completely after an illness.*

All members should get the treatment they need. Some people are often ill, others rarely so. Some people need expensive medication. Other people rarely need medication.

Statutory health insurance works on the following principle: The members are there for each other. The following also applies: The members stand in solidarity together. All members are treated equally. Statutory health insurance is a **solidarity-based collective**.

## How statutory health insurance works:

You pay a certain contribution to your health insurance provider every month. The health insurance then pays, for example, for

- *your treatment with a doctor*
- *your treatment in hospital*
- *any necessary medication.*

You get the treatment you need. It doesn't matter how often you need treatment. You always pay the same contribution.

Your contributions to the statutory health insurance provider are based on your monthly income. If you have a job, the contribution is deducted directly from your salary. Your employer pays you half of the contribution.

If you are unemployed, the state pays your health insurance contributions until you get a job again.



## Choice of health insurance

In Germany, everyone must have health insurance. There are two different types of health insurance. There is statutory health insurance and private health insurance.

### 1. Statutory health insurance funds

Most people in Germany belong to a statutory health insurance fund. All statutory health insurance funds pay the same benefits to all members.

These are, for example, the costs for

- *treatment by the doctor*
- *treatment in hospital.*

Some health insurance funds also pay for other services. For example, benefits aimed at preventing illness.

Contributions to statutory health insurance funds vary. There are many health insurance funds in Germany.

Find out more online. Or in the branches of the health insurance funds. It is not easy to compare the benefits of different health insurance funds.

### 2. Private health insurance

Under private health insurance, each member pays a different contribution.

The contribution is based on a person's

- *age*
- *health.*





## The health card

If you have registered with a health insurance company, you will receive a chip card. This card is called a health card.

There is a photo of you on the card. There is also a memory chip on the card. Each family member receives their own health card. The card is only valid for this person.

You must sign your name on the card. You should always have the card with you.

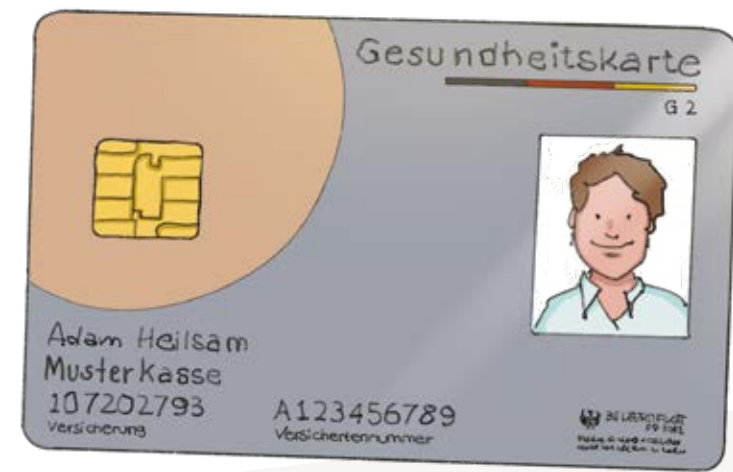
Your personal data is stored on the card. For example:

- Your name and address
- Your date of birth
- The name of your health insurance fund
- Your insurance number

### Attention

When you go to a doctor's surgery, you must present your health card there. The doctor's surgery stores your data and the reason for your treatment.

The doctor settles the costs for your treatment with your health insurance fund.



## Doctor's appointment



### Which doctor can you go to if you are ill?

You are free to choose your doctor. First, find a **family doctor**. As close as possible to where you live. A family doctor is a general practitioner.

This means: He is responsible for all medical problems. Always see your family doctor first if you are ill.

If necessary, the family doctor can refer you to a **specialist**. He will give you a completed form for this purpose. This form is called a **referral**. A medical specialist is a specialist in a particular medical field.

If you cannot find a specialist with whom you can get an appointment, contact the **appointment service centre**. An appointment will be arranged for you there. However, you cannot choose your doctor, and they may be a little further away from your home.

**You can call the appointment service centre on 116 117.**

If you experience the following problems, go straight to a specialist:

- ➔ *If you have a toothache or problems in your mouth, go directly to a **dentist**.*
- ➔ *For all questions about pregnancy, birth and women's health, go directly to a **gynaecologist**.*
- ➔ *If your child is sick, go directly to a **paediatrician**.*

Your health insurance fund pays for the treatment.



## How do you make an appointment with the doctor?

You must make an appointment before talking to a doctor. You can do this **by telephone**. Or you can do it directly in the **doctor's surgery**. Many medical practices also **offer online appointments** on their websites on the internet.

**An appointment is a fixed date. You must comply with this. You must be at the doctor's surgery on time on the agreed day and at the agreed time.** Sometimes, you have to wait a little. The doctor will take enough time for you.

**If you cannot keep a doctor's appointment, let the doctor's surgery know in good time.** You can then also make a new appointment.

If you need a doctor at the weekend, call the **medical on-call service**.

The phone number is

**116 117**

Or go to a hospital. This is especially true for **emergencies**. Or if you need a doctor at night. Call **112** to call an ambulance. This emergency number works anywhere in Germany. Read more on **pages 31 and 32**.



## How do you prepare for a doctor's appointment?

Your doctor needs some important information from you.

Write down a response to the following:

- How do you feel?
- Where do you have pain?
- What questions do you have?
- What medication are you taking?
- Are you unable to tolerate certain medicines?
- Have you seen a doctor lately?
- Which doctor did you last see?

If you speak only a little German:

- Ask if they speak your language before you go to the doctor's surgery
- Please consider: Who can accompany you to the doctor's appointment?

You should know the person well. The person must speak good German.

**Remember: Children are not always suitable for this task.**







## What do you need to take with you to the doctor's appointment?

Please bring the following with you:

- Your health card
- Your questions about your illness

Perhaps you have other documents.  
Then bring them with you too.

For example:

- A referral
- Documents on previous illnesses
- Your vaccination certificate
- Your allergy certificate
- X-ray images



Are you taking any medication? Then bring the medication with you as well.

**You are welcome to bring an adult companion.**





## What is the course of treatment at the doctor's?

You will have to fill in a **questionnaire** at your first appointment. For example, you have to answer which illnesses or allergies you have.

In the treatment room, the doctor will ask why you have come to see him.

### Attention

**Important: Talk openly about your health problems.**

Answer all questions honestly. Only then can the doctor really help you.

**In Germany, all doctors are bound by professional secrecy.**

**This means: The doctor must keep to himself what you tell him. He must not talk to anyone about you and your illness.**

After the consultation, the doctor may examine your body. You may have to take your clothes off for this.



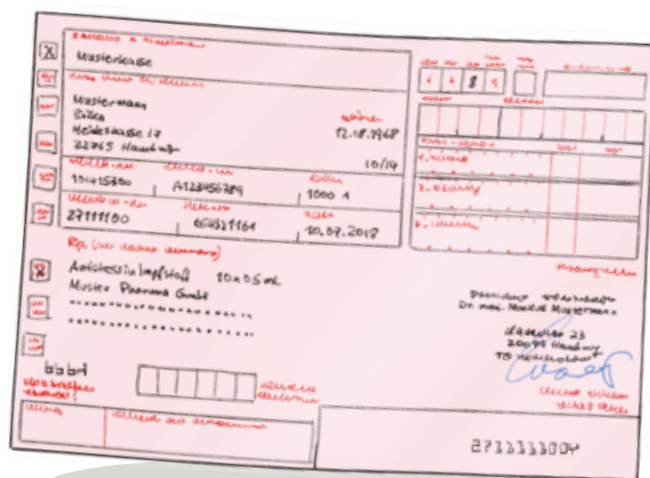


## Medicines

You may need medication.

The doctor will then write a **prescription** for you.

**This is what a prescription looks like:**



The prescription includes the medication. The doctor will talk to you about the medication. It is best to write down what the doctor says. Then you won't forget it. It is very important that you take your medication correctly.

Ask the doctor if you do not understand something.

German medicines work very well. Only take the medication that the doctor has prescribed for you.

Do not take more than necessary. Do not take less than is necessary either.

If you do not tolerate a medicine well, talk to the doctor about it.

## Where do you get the medication?

You can get medicines in **pharmacies** (in German: "Apotheken"). This is the sign for pharmacies:



Give the prescription to the pharmacist. Then you will get your medicine. If you still have questions, the pharmacist will help you.

You can also buy some medicines without a prescription. For example, tablets for mild pain.

Pay close attention:

**Children must not be allowed to take medicines alone.**

**Attention**

For most medicines, you have to pay 5€. This is your contribution to the cost of medicines. This is called a **co-payment** (in German: "Zuzahlung"). You have to pay the money in addition to your health insurance contribution. You may be exempted from the co-payment.

You have to submit an application for this. Read more on **page 22**.



## Application for exemption from co-payment

Perhaps you need a lot of medication.

For example:

- *because you are very ill or*
- *because you are in a lot of pain.*

This can cost a lot of money. Maybe you don't have enough money for the co-payment of the medication. Then you can **apply** for exemption from the co-payment. You submit the application to your health insurance fund.

### Here's how it works:

Collect all **receipts** for medicines and things the doctor prescribes for you. Take these to your health insurance fund.






If the health insurance fund approves the application, you do not have to pay anything. You are then exempt from the co-payment.



# Preventative health care

In Germany, examinations are offered to detect and treat diseases at an early stage. This is called **preventative health care**. Many offers are free of charge for you and your family. Seek advice from your doctor.

## These are the free preventative health care offers:

Age in years	Gender	Frequency of check-ups	Offer
0 to 6		U1 - U9	Check-ups for the detection of diseases ( <i>documentation in the child check-up booklet</i> )
0 to 6		6 check-ups by the dentist	Detection of diseases in the mouth
6 to 18		bi-yearly	Check-up for diseases of the teeth
from 18		bi-yearly	Preventive dental check-up ( <i>tartar removal once a year</i> )
13/14		1 check-up	Health check-up
Pregnancy	♀	6th/7th month	Check-up for diabetes
	♀	3x during pregnancy	Ultrasound check-ups
	♀	1x during pregnancy	Check-up for Chlamydia
	♀	1x during pregnancy	Testing for HIV infection

Age in years	Gender	Frequency of check-ups	Offer
up to 25	♀	annually	Check-ups for Chlamydia
from 20	♀	annually (from 35 every 3 years)	Check-ups to detect cancer (gynaecologist)
from 30	♀	annually (from 50 every 2 years)	Check-ups for the detection of breast cancer (gynaecologist)
18 to 35	♀ ♂	once	Health check-up
from 35	♀ ♂	every 3 years	Health check-up
from 35	♀ ♂	every 2 years	Check-ups for skin cancer (dermatologist)
from 45	♂	annually	Check-ups for the detection of cancer
from 50	♀ ♂	every 2 years	Check-ups for the detection of colorectal cancer
from 55	♀ ♂	annually	Check-ups for the detection of colorectal cancer
from 55	♀	every 10 years	Check-ups for the detection of colorectal cancer (colonoscopy)
from 50	♂	every 10 years	Check-ups for the detection of colorectal cancer (colonoscopy)
from 65	♀	1 check-up	Check-ups for the detection of an abdominal aortic aneurysm



# Vaccinations

Vaccinations protect against diseases. Most vaccinations have to be repeated several times. Only then do the vaccinations provide reliable protection.

Most vaccinations are voluntary and are provided free of charge. However, vaccination against measles is compulsory in Germany. Children from the age of 1 year must be vaccinated once against measles. From the age of 2 years, children and adults must have been vaccinated twice against measles.

Without these vaccinations against measles:

- Children are not permitted to attend a daycare facility or nursery
- Children are not permitted to attend school
- People are not allowed to live in shared accommodation or do certain work if they were born in or after 1971

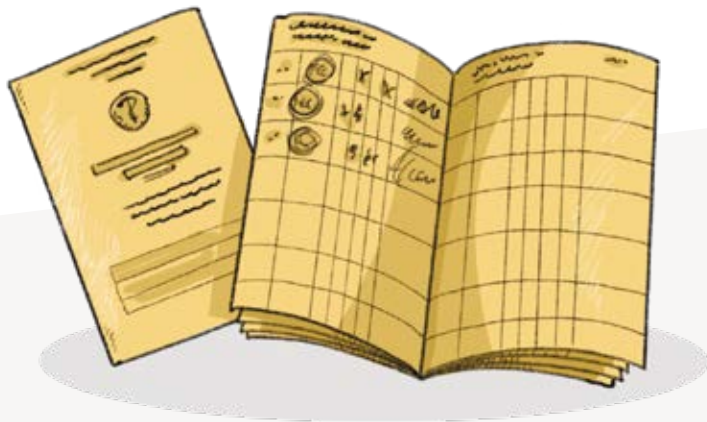
Ask your doctor for advice on which vaccinations you require.

You will receive a vaccination record with your first vaccination.

Your child will also receive a **vaccination record**. Keep hold of your vaccination record. Keep hold of your family's vaccination records.

You must present the vaccination record at your daycare facility/ nursery, school, and shared accommodation!

**This is what a vaccination certificate looks like:**



# Long-term care insurance

Many old and infirm people, as well as some people with disabilities, need care and help in everyday life. They can no longer care for themselves alone. They are in need of care.

That's what **long-term care insurance** is for. In Germany, everyone must have long-term care insurance. The contributions for long-term care insurance are paid together with the health insurance contributions.

## The benefits of long-term care insurance

Long-term care insurance pays for care and help in everyday life. Some people need a lot of help, some need less help.

Assistance is divided into 5 degrees of need for care. The more help you need, the higher the care level. The classification is made by the Medical Service.

When you need care, there are three options:

- Relatives or neighbours take over responsibility for care at home
- A care service takes over responsibility for care at home
- A person has to move into a nursing home.



## Long-term care insurance, for example, pays:

### Care allowance:

You receive care allowance if you are cared for at home by relatives or neighbours.

### Care benefit-in-kind:

Care benefits-in-kind are paid if you are cared for at home by a care service.

### Other services for care at home:

This includes forms of assistance and technical aids.

### Aids include, for example:

- Disposable gloves
- Materials for disinfecting

### Technical aids include, for example:

- Care beds
- Toilet chairs
- Walking aids
- Rollators

### Full inpatient benefits:

Full inpatient benefits are paid when you are cared for in a nursing home.



## Care consultation

People in need of care and any relatives who provide care can get advice on the benefits of long-term care insurance.

**The consultation is free of charge.**  
The advisors will also come to you.

You can get more information from

- the long-term care insurance funds and health insurance funds
- the care support centres.

You can find care support centres in various districts in Hamburg.

## Help with disability

Do you or a member of your family have a **disability**? In Germany, people with disabilities are supported: they receive financial support. And they get help to organise their everyday life.

You can get more information from

- the long-term care insurance funds and health insurance funds
- the care support centres.



# EMERGENCY

## You need a doctor urgently or there is an emergency

You cannot see your doctor at the weekend, on public holidays and at night. If you need a doctor at these times, there are four options:

- the medical on-call service
- the emergency practice
- the emergency room at a hospital near you
- the ambulance (for emergencies)

### The medical on-call service

You can reach the medical on-call service in Hamburg on the number **116 117**



### The emergency practice

**Emergency practice at the UKE**  
Martinistraße 52  
20246 Hamburg

Opening hours

Mo/Thu/Mi/Thu 6 pm - midnight  
Fr 5 pm - midnight  
Sa/Su/Holidays 8 am - midnight

**Emergency practice at Altona Children's Hospital for children and adolescents**  
Bleickenallee 38  
22763 Hamburg

Opening hours

Mo/Tu/Th 7 pm - 11 pm  
We 2 pm - 11 pm  
Fr 4 pm - 11 pm  
Sa/Holidays 8 am - midnight  
Su 8 am - 11 pm

**Altona Emergency Practice**  
Streesemannstraße 54  
22769 Hamburg

Opening hours

Mo-Fr 7 pm - midnight  
We 1 pm - midnight  
Sa/Su/Holidays 7 am - midnight

**Emergency practice at the Bundeswehr hospital**  
Lesserstraße 180  
22049 Hamburg

Opening hours

Mo - Fr 6 pm - midnight  
We 1 pm - midnight  
Sa/Su/Holidays 8 am - midnight

**Harburg Emergency Practice**  
Eißendorfer Pferdeweg 52  
21075 Hamburg

Opening hours

Mo/Tu/Th 6 pm - midnight  
We 1 pm - midnight  
Fr 5 pm - midnight  
Sa/Su/Holidays 8 am - midnight



# EMERGENCY

## The hospital emergency room

You can also go to a **hospital**.

- *Check in at the emergency room first.*
- *Show your health card and your identity card.*
- *Stay in the waiting room until the doctor examines you.*

Maybe you are very ill and you cannot go to the hospital alone.  
Then call an ambulance.

## The ambulance (for emergencies)

An emergency must be treated immediately.

An emergency is something such as:

- *a serious accident*
- *a life-threatening disease*
- *a case of poisoning*



In case of an emergency, call an ambulance immediately. The number is **112**.

On the phone, you have to answer these questions:

- *What is your name?*
- *Where are you?*
- *What happened?*
- *How are you or the sick person?*

## Legal notice

### Issued by:

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Billstraße 80, 20539 Hamburg

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Space for your notes



