

## → Health insurance

In Germany, having health insurance is a legal requirement. As you must also provide proof of this for a residence permit, please check in good time beforehand whether your national health insurance is sufficient for Germany or whether you need to apply for new health insurance in Germany. If there is an insurance agreement between your country and Germany or if EU rules apply, you can sometimes also transfer your health insurance.

Insurance providers in your own country can tell you whether your insurance cover is valid in Germany. Accidents, medical treatment and stays in hospital must be covered. If your cover is adequate, you will receive, on application to your own country's health insurer, a corresponding certificate of insurance (EU-wide: form E 101/A1).

Basically, if your health insurance cover is not valid or not adequate in Germany, it is advisable to take out additional health insurance for a longer stay. During your time in Germany, the insurance from your own country can probably be suspended on consultation.

Please check the situation regarding insurance cover with your health insurer in your own country before leaving:

- Can you and your family transfer your health insurance cover?
- Is this sufficient for Germany?
- Must you or should you take out additional insurance?
- What is the situation regarding payment for services during illness – by a health insurance card or by reimbursement of the bills?

## → Which health insurance is the right one for you?

In general, there are two types of health insurance in Germany – private and state. Fellowship holders can only take out private insurance; however, if you have a contract of employment and an annual salary that for three consecutive years is more than 49,950.00 euros (as at summer 2010) you can choose between state or private insurance. With a contract of employment, you must take out state health insurance, unless your annual salary regularly exceeds a certain limit; then you can decide between a state health scheme and private health insurance.

Your institute will be able to give you the names of various health insurance providers and health insurance schemes; you can then arrange the contract from home so that you have continuous insurance cover and do not have to temporarily switch to travel medical insurance. Please note that there are very considerable differences in cost, particularly with private insurance providers, because, unlike with state health insurance, contributions for private schemes do not depend on income but are linked to age, sex, occupation, state of health and the desired insurance cover. For example:

- no benefits for treatment of pre-existing conditions, for severe disabilities and existing pregnancy when the contract was made or pending birth
- your own contributions
- family insurance

State health insurance schemes have a standard contribution rate of 15.5% of earnings (as at 1/2011). Around half of this is paid by your employer, the rest by yourself; both sums are deducted directly from your gross salary. The benefits of state health insurance schemes are roughly the same; however, there are differences in customer service, supplementary benefits and optional rates – here again, it is worth comparing the options. You can take out additional insurance, for example to reduce your own contributions towards the cost of special dental treatment or consultant fees in hospital. Family members are co-insured without contributions under certain conditions if they themselves do not earn any money.

In any event, care must be taken to ensure that you have comprehensive health insurance cover immediately on entering Germany.  
This also applies to members of your family travelling with you.

[www.euraxess.de/portal/health\\_insurance\\_in.html](http://www.euraxess.de/portal/health_insurance_in.html)