

Health insurance is mandatory

Everyone in Germany must have health insurance, because insurance is compulsory in Germany. That means that as soon as you have a residence permit (Aufenthaltstitel), you must register with a regular health insurance company. From the health insurer, you will get a health insurance card. With this card, you have the right to the same health services as all residents in Germany. In the case of an acute illness, you will also receive basic care in many foreign physician' practices and hospitals (information on this can be obtained from your health insurance company).

Refugees and asylum seekers who are not yet covered by health insurance require health certificates in order to see a doctor. You can get these certificates from the [Social Welfare Office \(Sozialamt\)](#).

Statutory or private health insurance? You have the choice between statutory or private health insurance. The majority of people choose a statutory health insurance policy, unless they earn above a certain amount. Health insurance is paid by both the employee and the employer. In order to qualify for private health insurance, a person must meet certain criteria (e.g. a predefined gross income threshold).

Health insurance

A health insurance policy is taken out with a health insurance provider. There are many different health insurance providers in Germany. Every person has the right to choose their own health insurance provider.

Insurance card

You will receive an insurance card from your health insurance provider. A health insurance card from a insurance provider allows you to receive medical treatment throughout Germany. You can choose a general practitioner (family doctor) of your choice. If you need treatment from a specialist, you will receive a referral from your general practitioner. On the back of your health insurance card is the European Health Insurance Card (EHIC). With this, you are well-protected in all EU countries as well as many other European countries and even some non-European states. For a trip abroad outside of the EU, we recommend travel health insurance as a supplement, as you will get even more services.

Note:

Please remember to bring your health insurance card with you every time you go to a hospital, a doctor's practice or an approved therapist for treatment.

More information available in 40 languages

You can find more information on health insurance in Germany [here](#).

