

The most important information about health insurance, visits to the doctor, pharmacies, and medical certificates in Germany

Health Insurances

The scope of a health insurance service generally includes benefits in kind and services (treatments) or payments within the following areas:

- dental, medical, and psychotherapeutic treatment of illnesses
- early detection of disease and prevention of illness
- home and nursing care
- rehabilitation measures and provision with medicines

In general, health insurances bear the costs of **medically necessary services**. In addition, services must be economically viable (viz. should similar services be claimed by an accident insurance, the health insurance may not pay) and the entitlement to cost coverage is limited if secondary diseases arise due to medically unnecessary measures (tattoos, plastic surgeries).

If you are insured by a statutory health insurance ("**Gesetzliche Krankenversicherung**", GKV), most of the services provided also require a small co-payment ("**Zuzahlungen**"). For prescription drugs or medical aids, the co-payment is typically between 5 and 10 Euros. Co-payments are also required for other services such as prescribed remedies (e.g. physiotherapy) or inpatient treatment in hospital. However, no co-payment is required for preventive or early detection examinations that are covered by the statutory health insurance, or for protective vaccinations. If you have a chronic illness or if your income is below the limit, you might ask your health insurance whether a partial exemption from co-payment is possible for you.

To have proof of your health insurance, for example at a doctor's office, you should always have your electronic health card ("**elektronische Gesundheitskarte**", eGK) with you and be able to show it. It also serves to compare your master data (e.g. name, date of birth, address & health insurance details). In addition, it is possible to have an emergency data record saved on it. If you have a strict medication plan, for example, it might be a good idea to ask for the storage of the medication plan on the electronic health card.

Some statutory insurance companies offer bonus programmes that you can sign up for and receive a reward for collecting proofs of preventive check-ups, courses or sporting events. These can be cash or non-cash rewards. It is best to find out more about this from your own health insurance company. Many health insurance companies also reimburse certain services outside of the bonus programmes that serve prevention, such as preventive examinations, nutritional counselling, etc.

The following preventive check-ups are paid by statutory health insurances:

- Preventive dental check-up (from 18 years of age, 1x per calendar half-year).
- Health check-up (from 35 years of age, every 3 years)
- Skin cancer screening (from 35 years of age, every 2 years)
- Screening by gynaecologist for cervical cancer (for women aged 20 and over, 1x per year)
- Breast examination (for women aged 30 and over, 1x per year)
- Chlamydia screening (for women up to the age of 25)
- Pregnancy screening (e.g. ultrasound diagnostics, monitoring of high-risk pregnancies, testing for HIV).

For infants, children, or people in middle and older age, many more services are covered by health insurance funds. In addition, health insurances also cover many protective vaccinations.

Statutory health insurances - Contacts at TU Ilmenau:

- Techniker Krankenkasse: Mr. Tost, 040 460 651 033 01
- AOK PLUS: Ms. Tischer, 0800 105 908 8015
- BARMER: Mr. Hodermann, 0800 333 1010
- DAK: Mr. Schneider, 0173 601 64 63

Doctors & Pharmacies

In Germany, you can freely choose a doctor. However, some doctors only treat private patients (patients of a private health insurance). Make sure that your doctor is described as a "Kassenarzt" or that it says "Alle Kassen", if you're statutory health insured. If you do not know, it is best to ask before your treatment and let them know that you are a panel patient („Kassenpatient“).

A distinction is made between general practitioners and specialists. A general practitioner or family doctor ("Hausarzt") is the first point of contact for health complaints. If you have symptoms with an unexplained cause (e.g. pain), you should usually see your family doctor first. They will then refer you to a specialist ("Facharzt") if further clarification or treatment is necessary. Specialists have specialised in one subject area and only treat diseases in this area (e.g. ophthalmologist ("Augenarzt"), gynaecologist ("Frauenarzt"), dentist ("Zahnarzt")). A general practitioner is typically referred to as "Hausarzt", "Facharzt für Allgemeinmedizin" or "Allgemeinmediziner" in German.

Students who are new to the city often use the internet to look for doctors' practices. The "Kassenärztliche Vereinigung" offers an online service for this purpose at <https://arztsuche.116117.de/pages/arztsuche.xhtml>. Some health insurance companies also have an online service or telephone service for searching for doctors. Of course, you can find a suitable doctor's practice through recommendations from acquaintances.

Doctors' offices in Germany are typically only open during the day. As a rule, you make appointments by phone or sometimes by e-mail. If you need to see a doctor **outside of office hours**, you can call the on-call medical service: the nationwide number is **116 117** ("Kassenärztlicher Bereitschaftsdienst"). The call is free of charge from landlines and mobile phones and is available to all patients with statutory or private health insurance.

In an **emergency** - a life-threatening situation - please dial the **emergency number 112** directly instead.

To make an appointment with a doctor, simply call, email, or ask at the practice for an appointment. If you need an appointment on the same day, most doctors also offer consultations for patients without an appointment. However, this means that you will have to allow extra time: you may well spend 1-2 hours in a waiting room when it is busy.

Here are some phrases you can use to make an appointment:

- Hello, {insert your name} here, I need an appointment for today, please. – *Hallo, {insert your name} hier, ich brauche bitte einen Termin für heute.*
- Do you also have a free appointment for the afternoon? – *Haben Sie auch einen freien Termin am Nachmittag?*
- Do you still have an appointment for tomorrow? – *Haben Sie morgen noch einen Termin frei?*
- I have a cough / a flu / a fever / pain. – *Ich habe Husten / Grippe / Fieber / Schmerzen.*

If you cannot keep an appointment, please call or email your physician well in advance to cancel the appointment (depending on the practice, at least 24 hours before your appointment), otherwise you may be charged for the missed appointment.

It is advisable to be there 5-10 minutes earlier than the agreed appointment time. If you are seeing a doctor for the first time, it is advisable to be there even 15-20 minutes earlier, because you usually have to fill in a questionnaire on pre-existing conditions, allergies, etc. You will be asked into a waiting room and called by name at some point when it is your turn. In busy surgeries, you may have to wait much longer than the appointment time.

After the appointment, the receptionist will make the necessary arrangements, such as handing you prescriptions, sickness certificates or specialist referrals and arranging follow-up appointments. If your health insurance does not cover all the costs or if you have private insurance, you will receive an invoice by post a little later.

In Germany, most **medicines** are only available from pharmacies. In drugstores (and well-stocked supermarkets) you will only find food supplements or light medicines such as cough syrup. If you need stronger medicines, such as painkillers, you have to visit a pharmacy ("**Apotheke**") with a prescription.

Pharmacies, like doctors, have opening hours. As a rule, most pharmacies close at 6 pm on weekdays at the latest. On Saturdays, some are only open in the morning or until early afternoon. However, at least one pharmacy in your area remains open at night or outside opening hours (“Apotheken-Notdienst” / “Nacht-Apotheke”). You can find your local emergency pharmacy by entering your town or postcode (Ilmenau: 98693) for example here: <https://www.aponet.de/service/notdienstapothke-finden.html>

However, pharmacies also make a distinction as to whether medicines are available over the counter or whether a prescription is required to dispense the medicine (prescription-only, red prescription). Prescription drugs, such as antibiotics, cannot be obtained without a valid prescription from a German doctor (foreign prescriptions are not accepted). Pharmacists are well trained and will be happy to advise you on different drug treatment options and the correct dosage. For non-prescription medicines you have to pay for the product, for prescription medicines you usually have to pay a co-payment.

Forms

Medical certificates such as certificates of incapacity for work or examinations can be obtained from your family doctor as well as from a specialist. They serve as official proof and must therefore be submitted by the deadline. If you get sick and/or feel unable to attend your part-time job due to illness, you should go to your doctor and ask for a certificate of incapacity for work (“**Arbeitsunfähigkeit**”). Your employer can always ask you for a certificate, but if you are sick for more than 3 days, you are obliged to hand it in unasked. As soon as it is foreseeable that you are or will be unable to take an examination for health reasons, you should go directly to a doctor. They can issue you a certificate of inability to take an examination (“**Prüfungsunfähigkeit**”). This must be submitted no later than 3 days after the examination date. Examiners must be informed separately. Certificates consist usually out of three parts, so that you have one certificate for your files, one to pass on to your health insurance company and one to pass on to your employer or the university.

In principle, you have a **free choice of doctor**. However, some doctors (e.g. radiologists) require a referral for billing or may only be seen with a referral (“**Überweisung**”). If this is necessary, your family doctor, for example, will issue you with a referral, which you should then bring with you to the appointment. A referral is valid until the end of the quarter, but sometimes it might also be accepted in the next quarter.

If you have statutory health insurance, prescriptions (“**Rezepte**”) for medicines that are paid for by health insurance companies are pink. They are valid for one month. Prescriptions for non-prescription medicines, on the other hand, are green and valid indefinitely. For privately insured people, there is a blue prescription that is valid for three months.

Important telephone numbers & websites

- emergency number: 112
- on-call medical service (Kassenärztlicher Bereitschaftsdienst): 116 117, website: www.116117.de (German)
- number of your family doctor (please fill it in yourself): _____
- website of the Ilmkreis Kliniken (nearest hospital): <https://www.ilm-kreis-kliniken.de/>
- health department (Gesundheitsamt): <https://www.ilm-kreis.de/%C3%84mter/Gesundheitsamt>