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HEALTH AND PREVENTION

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**In this chapter
you will learn,**

which health insurance benefits you can claim according to your residence status in Germany, how you can insure yourself against accidents, and how you can make provisions for yourself and your relatives in case of illness or old age.

At the end of the chapter you will also find the counselling centres and contacts you can turn to in Saxony-Anhalt.

1. HEALTH INSURANCE FOR TEMPORARY STAYS IN GERMANY

If you are only staying temporarily in Germany, e.g. as a tourist, as a posted worker or as a seasonal worker employed mainly in the country of origin, you remain covered by the health insurance in the country of origin. For treatment by a doctor or in hospital, you need your **European Health Insurance Card (EHIC)** and proof of identity (identity card or passport). The EHIC is issued free of charge by your health insurance company in your country of origin. If you do not have an EHIC, e.g. because it would take too long to issue it before your departure or because you are already on the road, you can also request a **provisional replacement certificate (PEB)** from your health insurance fund. This can also be sent to you by fax or electronically.

You can use the EHIC or PEB to receive medical treatment in Germany if this becomes necessary during your stay, i.e. if it cannot wait until you return to your country of origin. This also includes benefits in kind in connection with chronic or pre-existing illnesses as well as pregnancy and childbirth. Benefits in kind include medical treatment, hospital treatment and the provision of medicines. The principle of benefits in kind ensures that you receive medical services without having to pay for them yourself. The treatment costs incurred are reimbursed by your health insurance fund in your country of origin. However, return transport to your country of origin is not covered by the EHIC/PEB!





The EHIC/PEB is only recognised by doctors and hospitals that are affiliated to the system of the statutory health insurance funds (e.g. indication "Kassenarzt" or "alle Kassen" for medical practices). Private health care is not covered. These are, for example, doctor's practices that are labelled as "private practice".



At the doctor's surgery or hospital, you must fill in the form "**Patient Declaration Eu-ropical Health Insurance**". It will be handed out to you in the language version of your choice at the practice or hospital. In the form, you must also indicate any German health insurance fund, e.g. a health insurance fund at your place of residence. The German health insurance fund is responsible for settling the treatment costs.

NOTE: The leaflet "With the EHIC in Germany" contains the most important information. It is available in German and five other languages.

More information on access to the health care system for EU citizens, EEA nationals and Swiss nationals can be found in the **brochure** of the same name.

2. HEALTH INSURANCE DURING A LONGER STAY IN GERMANY

If your stay in Germany is longer than a short stay, you should ensure that you are entitled to benefits by completing form S1.

This form is issued by your health insurance company in your country of origin. In addition to medically necessary treatments, planned treatments and routine examinations are also possible. You can find more information on the S1 form here:

This applies, for example, to posted workers, cross-border commuters and their family members or pensioners who are staying in Germany for a longer period of time.

If you are coming to Germany for specific medical treatment - i.e. planned treatment - you will need a proof of entitlement ("Portable Dokument S2") issued by your health insurance in your country of origin.

A checklist gives you an overview of what you need to consider for planned treatment.

3. HEALTH INSURANCE IF YOU ARE RESIDENT IN GERMANY

If you have moved your place of residence, and thus your usual place of stay, to Germany, you must also take out health insurance here. This also applies to your family members if they live here. In Germany, health insurance is generally compulsory!

In Germany, health insurance is available through two different systems:

- the statutory health insurance (GKV) and
- private health insurance (PKV).

As a member of the GKV, you are automatically also insured for long-term care. The benefits that people in need of long-term care receive from the insurance depend on the duration of the need for care, the degree of care and the type of care. This is not a full insurance policy. For full coverage, supplementary long-term care insurance must be taken out. People with private health insurance must also take out private long-term care insurance when they take out their health insurance policy.

You can find a current overview of the cheapest health insurance companies in Saxony-Anhalt [here](#).

If you are employed on a marginal basis (mini-job), you do not earn more than 450 € per month on average and are not self-employed on a full-time basis. In this case, you are not subject to compulsory insurance as an employee. However, you still have to take out health insurance!

For jobseekers, the following is important: As long as you still live in your country of origin, i.e. you have not yet moved your residence to Germany, you will continue to be covered by the health insurance in your country of origin. You must then continue to pay the contributions to your health insurance in your country of origin. Determining when to move to Germany can sometimes be difficult. Decisive criteria are: Duration and continuity of residence in Germany, family circumstances and housing situation - the time of registration with the registration office may or may not be decisive.



If you receive a pension from an EU member state - your country of origin - but move your place of residence to Germany, you will remain covered by health insurance in your country of origin!



GOOD TO KNOW:

As an EU citizen who is employed as a worker in Germany, you should take care of membership in a health insurance fund in good time before starting work. Contact a health insurance fund and register for membership. You can find a list of statutory health insurance funds [here](#).



If you stay in Germany for longer than three months, you are in any case subject to the obligation to register with the local registration office. You can find information on the right of residence here.



If you have already moved to Germany as a job-seeker, you must take out health insurance here. You are automatically obliged to take out insurance ("catch-all insurance obligation" according to § 5 Paragraph 1 No. 13 SGB V)!

You can take out statutory insurance with a health insurance fund of your choice. If you were privately insured in your country of origin, you must also find private health insurance in Germany.

NOTE: People who are not gainfully employed have the option of taking out voluntary statutory health insurance in Germany after their health insurance cover in their country of origin has expired (§ 9 SGB V). The voluntary insurance must be notified in writing to a health insurance fund within three months. There will be no gap in your insurance cover, as health insurance in Germany will follow immediately. Have the health insurance company confirm receipt of your written notification!

Even if you are or were self-employed, you must have health insurance in Germany. You cannot do without insurance cover! As a rule, you must take out insurance with a private health insurance company. These often differ greatly in their premiums and benefits. Inform yourself carefully and always compare several offers. **Advice centres** can help you with this.

If you become unemployed - after previously working in Germany - you are automatically still obliged to take out health insurance. In most cases, you will continue to be insured with your previous health insurance fund. However, the health insurance fund must be informed of your unemployment. Contributions are paid by the employment agency (unemployment benefit I) or the job centre (unemployment benefit II/"Hartz IV").

Even if you receive social assistance according to SGB XII, you will usually remain insured in the GKV. The contributions to the GKV are paid by the social assistance provider (municipal social welfare office) according to § 32 Para. 1 SGB XII. If you were insured in private health insurance when you were in need of assistance, appropriate insurance contributions are paid by the social welfare agency (§ 32 Para. 5 SGB XII).

If you are in need of assistance but are without insurance cover, for example because your health insurance no longer exists in your country of origin or you were unable to take out health insurance in Ger-

many, health assistance according to SGB XII may be considered, depending on your situation under the law on residence (§ 23 SGB XII). If you are not entitled to these benefits due to your legal residence situation, e.g. as a job-seeker, only health care benefits for the treatment of acute illnesses and pain conditions as well as pregnancy and childbirth are possible for up to one month within two years; in individual cases also for a longer period.

If you have difficulties becoming a member of a health insurance scheme, contact an advice centre. Avoid being uninsured at all costs! This will cause problems for you in any case.

NOTE: Among the counselling centres are so-called clearing centres, which can check for you whether and to what extent you are entitled to benefits in the German health system. Clearing centres can also help you to take out a health insurance policy.



Further information for EU citizens and their family members on the subject of access to the health care system can be found in the brochure "**Access to the health care system for EU citizens, EEA nationals and Swiss nationals**" from the Federal Association of Independent Welfare Organizations and the EU Equal Treatment Authority.



4. HEALTH INSURANCE IN GERMANY: MEDICAL TREATMENT

As a member of the SHI system in Germany, you will receive a health insurance card. You must present your health insurance card every time you go to the doctor. The costs of medical treatment are settled directly with the health insurance company. You do not have to pay anything.

If you work in Germany but live in another country (residing outside the country of insurance), you can also receive medical treatment in your country of residence. However, you should register with your health insurance company in your country of residence. To register in your country of residence, you need form S1. You can apply for this form at your health insurance company in Germany.



Sometimes the doctor recommends treatments that are not included in the basic health insurance coverage (IGeL - Individual Health Services). You can decide whether you want to take advantage of these at additional cost. Your doctor must inform you about the advantages and disadvantages of such additional treatment as well as its costs.



General information on German social insurance benefits in the event of illness, occupational accident and occupational disease is available on the websites of the GKV-Spitzenverband and the Deutsche Gesetzliche Unfallversicherung.

5. ACCIDENT INSURANCE

All employees in Germany are compulsorily insured under the statutory accident insurance scheme. No special registration is required for this. The insurance is non-contributory for you; contributions are paid by the employer alone.

The purpose of accident insurance is prevention and protection against the consequences of accidents at work and occupational diseases. Its benefits include in particular

- Treatment and medical rehabilitation services,
- Benefits for participation in working life (occupational rehabilitation),
- benefits for participation in life in society (social rehabilitation),
- wage replacement during incapacity for work, and
- pensions for injured persons and surviving dependants.

If you have an accident at work, your employer will report the accident; if you suspect you have an occupational disease, your doctor will report it. The accident insurance will then automatically check your claims. You do not need to apply for or report an accident.

6. HEALTH CARE PROXY

In times of free movement of workers and increasing labour migration, more and more people live in transnational family relationships. This leads to a number of legal problems. One example of this is so-called providential powers of attorney, in which older people give their relatives power of attorney to make certain legal dispositions.

However, problems can arise in the cross-national recognition of these powers of attorney. The national legal systems impose very different requirements on the form and content of providential powers of attorney. It is important to note which legal requirements must be met if a health care proxy is to be used across national borders.

In Germany, you can grant another person the right to act on your behalf with a health care proxy. The health care proxy can refer to the handling of certain individual matters or all matters. You can agree that the health care proxy may only be used when you are no longer able to make decisions about your own affairs.

You can find more information on this in the brochure "**Care Law**" (in easy language) in the chapter "Health Care Power of Attorney".

With the form "**Vorsorgevollmacht**" (issued by the Ministry of Justice and Equality of Saxony-Anhalt) you have the possibility to call up a sample form for an advance power of attorney, which you can adapt to your personal needs.



CONTACT POINTS AND ADVICE ON SITE



Migrationsberatung für erwachsene Zuwanderinnen und Zuwanderer (MBE)

Jugendmigrationsdienste (JMD)

INFORMATION MATERIALS AND PORTALS



Gesundheitsversorgung für EU-Bürger*innen

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